

BAB V

KESIMPULAN

5.1 Kesimpulan

Penelitian ini bertujuan untuk mengetahui ada tidaknya perbedaan kinerja keuangan perusahaan sebelum dan setelah merger dan akisisidilihat dari rasio keuangan perusahaan yang diproksikan dengan *current ratio*, *total assets turnover*, *debt to total assets ratio*, *return on assets*. Kesimpulan dari penelitian ini

adalah sebagai berikut :

1. Tidak terdapat perbedaan signifikan pada likuiditas perusahaan yang diproksikan dengan *Current Ratio* (CR) sebelum dan sesudah melakukan merger. Hal ini dibuktikan dengan hasil pengujian, yang menghasilkan nilai signifikansi CR pada perbandingan 5 tahun sebelum dan 5 tahun sesudah merger
2. Tidak terdapat perbedaan signifikan pada rasio solvabilitas perusahaan yang diproksikan dengan *debt to total assets ratio* sebelum dan sesudah melakukan merger. Hal ini dibuktikan dengan hasil pengujian, yang menghasilkan nilai signifikansi *debt to total assets ratio* pada perbandingan 5 tahun sebelum dan 5 tahun sesudah merger.
3. Tidak terdapat perbedaan signifikan pada rasio aktivitas perusahaan yang diproksikan dengan *Total Asset Turnover* (TATO) sebelum dan sesudah melakukan merger. Hal ini dibuktikan dengan hasil pengujian, yang tidak menghasilkan nilai signifikansi TATO pada perbandingan 5 tahun sebelum dan 5 tahun sesudah merger sebesar

4. Tidak terdapat perbedaan signifikan pada rasio profitabilitas perusahaan yang diproksikan dengan *return on assets* sebelum dan sesudah melakukan merger. Hal ini dibuktikan dengan hasil pengujian pertama yang menghasilkan nilai signifikansi *return on assets* pada perbandingan 5 tahun sebelum dan 5 tahun sesudah merger

5.2 Saran

Beberapa saran yang dapat peneliti sampaikan berdasarkan penelitian yang telah dilakukan adalah:

1. Bagi Investor

Investor harus jeli melihat masa depan perusahaan, terutama mengenai kinerja keuangan perusahaan.

2. Bagi Penelitian Selanjutnya

- a. Penelitian selanjutnya diharapkan untuk menambahkan variabel-variabel lain yang dapat digunakan untuk mengukur perbedaan kinerja keuangan perusahaan sebelum dan setelah merger dan akuisisi.
- b. Bagi penelitian selanjutnya diharapkan dapat memisahkan uji analisis data yakni mengumpulkan serta menganalisis data perusahaan yang melakukan merger atau akuisisi secara terpisah.

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Website

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2. https://www.google.com/search?safe=strict&rlz=1C1CHBF_enID822ID822&ei=-k8sXY_VO7vXz7sPgcG4-As&q=pengertian+meger+dan+akuisisi&oq=pengertian+meger+dan+akui

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3. https://www.google.com/search?safe=strict&rlz=1C1CHBF_enID822ID82

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4. <https://www.maxmanroe.com/vid/bisnis/pengertian-merger.html>



The logo of Universitas Muhammadiyah Mataram is a yellow shield with a purple border. Inside the shield, there is a central emblem featuring a sunburst and a crescent moon. The text "UNIVERSITAS MUHAMMADIYAH" is written in a semi-circle at the top, and "MATARAM" is written at the bottom. A purple banner with white text is draped across the center.

LAMPIRAN



LAPORAN KEUANGAN TAHUN 2011

The original consolidated financial statements included herein are in the Indonesian language.

PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASI
31 Desember 2011, 31 Desember 2010 dan 1 Januari 2010
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2011 and 2010 and January 1, 2010
(Expressed in Rupiah, unless otherwise stated)

	Catatan / Notes	31 Desember 2011/ December 31, 2011	31 Desember 2010/ December 31, 2010	1 Januari 2010/ January 1, 2010	
ASET					ASSETS
Kas dan setara kas	2d,2e,4,38	196.394.764.552	104.244.412.831	320.059.116.056	Cash and cash equivalents
Deposito pada Lembaga Klining dan Penjaminan Efek Indonesia	2d,5	4.576.639.742	4.333.082.853	4.102.717.935	Deposits in Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang Lembaga Klining dan Penjaminan Efek Indonesia	2d,2h,6	83.867.740.500	81.036.966.000	30.429.009.500	Receivables Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Nasabah	2d,2f,2h,7	215.260.102.816	200.198.279.613	132.733.414.794	Customers
Margin	2d,2f	8.629.326.452	30.883.303.153	-	Margin
Pembiayaan konsumen - bersih	2d,2t,2aa,8	316.366.284.965	187.703.039.385	203.185.759.843	Consumer financing - net
Anjak Piutang - bersih	2d,2k,2aa,9	7.150.480.169	8.314.197.389	12.065.767.282	Factoring - net
Premi dan reasuransi	2u,2x,12	16.844.389.142	906.412.389	-	Premium and reinsurance
Penanaman neto sewa pembiayaan	2d,2s,2aa,10	80.647.343.201	81.418.334.915	54.740.771.015	Net investment in direct financing leases
Portofolio efek	2d,2h,2l,2aa,11	459.853.771.273	425.140.412.849	232.995.163.214	Securities owned
Piutang lain-lain	2d,13	16.819.076.612	1.524.815.151	2.285.666.892	Other receivables
Biaya dibayar dimuka dan uang muka	2g,14	18.121.737.558	10.309.655.404	4.396.150.663	Prepaid expenses and advance payments
Aset pajak tangguhan	2cc,25	16.914.400.222	14.776.632.718	6.950.430.083	Deferred tax assets
Penyerahan saham	2m,2o,15	625.000.000	610.000.000	610.000.000	Investments in shares of stock
Pajak dibayar dimuka		1.457.054.499	1.637.140.236	1.024.307.137	Prepaid taxes
Taksiran tagihan pajak penghasilan	2cc,25	3.097.777.059	6.037.764.590	10.294.470.921	Estimated claims for tax refund
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 45.429.999.411 pada 31 Desember 2011; Rp 34.017.196.986 pada 31 Desember 2010 dan Rp 27.095.482.543 pada 1 Januari 2010	2l,16	40.556.695.739	31.043.494.014	30.896.769.065	Fired assets, net of accumulated depreciation of Rp 45,429,999,411 in December 31, 2011; Rp 34,017,196,986 in December 31, 2010 and Rp 27,095,482,543 in January 1, 2010
Goodwill	2e,2p,18	5.493.623.280	3.837.850.289	-	Goodwill
Aset lain-lain	2d,2z,17	6.126.942.397	8.624.295.348	7.838.933.816	Other assets
JUMLAH ASET		1.498.803.150.198	1.202.580.089.127	1.054.608.448.215	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

The original consolidated financial statements included herein are in the Indonesian language.

PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASI
(lanjutan)
31 Desember 2011, 31 Desember 2010 dan 1 Januari 2010
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
(continued)
December 31, 2011, December 31, 2010 and January 1, 2010
(Expressed in Rupiah, unless otherwise stated)

	Catatan / Notes	31 Desember 2011/ December 31, 2011	31 Desember 2010/ December 31, 2010	1 Januari 2010/ January 1, 2010	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang					Payables
Lembaga Klining dan Penjaminan					Institute of Clearing and Settlement Guarantee for Securities
Efekt Indonesia	2d,2h,6	69.918.624.500	64.868.679.500	19.129.335.000	Company in Indonesia
Nasabah	2d,2j,21	265.720.611.446	192.686.564.269	241.906.096.140	Customers
Usaha	19	21.626.460.572	18.170.297.207	5.587.209.862	Trade
Reasuransi	2x,20	4.551.648.064	343.290.221	-	Reinsurance
Weasel bayar	22	65.500.000.000	41.220.000.000	-	Notes payable
Utang Lain-lain	23	54.419.704.914	9.162.904.622	323.466.889	Other payables
Biaya masih harus dibayar	2bb,24,41	20.449.228.352	12.362.297.180	11.719.519.722	Accrued expenses
Utang pajak	2cc,25	3.665.285.561	2.581.978.603	1.811.638.876	Taxes payable
Liabilitas pajak tangguhan	2cc,25	3.465.464.197	1.209.790.974	-	Deferred tax liabilities
Liabilitas pada pemegang polis	2q,2u,29	52.764.615.641	17.680.126.420	-	Liabilities to policy holders
Pinjaman yang diterima	2j,26	324.612.510.863	218.386.116.305	95.190.215.587	Borrowings
Utang obligasi - bersih	2p,28	94.079.872.493	149.636.950.517	298.009.381.757	Bonds payable - net
Utang sewa pembiayaan	2u,27	1.991.798.458	7.284.294.274	1.487.420.600	Obligations under finance lease
JUMLAH LIABILITAS		982.785.823.061	735.593.290.092	675.164.284.433	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham:					Capital stock
Modal dasar 4.000.000.000 saham dengan nilai nominal Rp 100 per saham					Authorized - 4,000,000,000 shares with par value of Rp 100 per shares
Modal ditempatkan dan disetor penuh - 1.250.175.000 saham	31	125.017.500.000	125.017.500.000	125.017.500.000	Issued and fully paid - 1,250,175,000 shares
Tambahan modal disetor	32	35.224.473.035	35.224.473.035	35.224.473.035	Additional paid-in capital
Komponen ekuitas lainnya	33	(180.845.118)	(1.213.901.257)	(1.346.718.854)	Other equity component
Saldo laba:					Retained earnings:
Belum ditentukan penggunaannya		355.864.622.197	307.900.079.027	220.531.960.028	Unappropriated
Ekuitas yang dapat dibagikan kepada pemilik entitas induk		515.925.750.114	466.928.150.805	379.427.214.209	Equity attributable to the Owners of parent
Kepentingan non pengendali	30	91.577.023	58.648.230	16.949.573	Non - controlling interest
JUMLAH EKUITAS		516.017.327.137	466.986.799.035	379.444.163.782	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		1.498.803.150.198	1.202.580.089.127	1.054.608.448.215	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2011 dan 2010
(Ditajikan dalam rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Years Ended
December 31, 2011 and 2010
(Expressed in Rupiah, unless otherwise stated)

	2011	Catatan/ Notes	2010	
PENDAPATAN USAHA		2aa		REVENUES
Sewa pembiayaan dan operasi	90.974.773.942		55.502.931.746	Financing and operating lease
Pendapatan manajemen investasi	87.098.550.801	36	106.998.861.613	Investment banking income
Pembiayaan konsumen	63.544.919.675	34	89.457.652.185	Consumer financing
Pendapatan premi bersih	44.262.452.072	37	-	Net premium income
Komisi perantara pedagang efek	29.359.870.472	35	22.989.294.493	Brokerage commissions
Bunga dan dividen	12.933.449.139		5.379.201.707	Interest and dividend
Jasa manajemen investasi	12.259.731.466		9.049.093.561	Management investment fees
Anjak piutang	899.665.989		1.504.062.419	Factoring
Jumlah Pendapatan usaha	341.333.413.556		290.881.087.724	Total Revenues
BEBAN USAHA		2aa		OPERATING EXPENSES
Gaji dan kesejahteraan karyawan	100.763.545.928		71.797.894.486	Salaries and employees benefits
Iklan dan promosi	23.058.142.811		19.876.375.417	Advertising and promotion
Penurunan (kenaikan) liabilitas manfaat polis masa depan	18.859.246.962		-	Decrease (increase) in liability for future policy benefits
Sewa	13.289.893.960		9.051.951.182	Rent
Komis bersih	10.833.708.171		-	Net commission
Klaim dan manfaat	9.987.538.229		99.588.760	Claims and benefits
Penyusutan	9.797.778.895		8.438.124.056	Depreciation
Penurunan nilai piutang	8.675.298.386		9.541.964.638	Impairment for accounts receivables
Komunikasi dan informasi	7.916.477.397		6.308.867.185	Communication and information
Beban kantor	7.191.899.655		4.709.476.213	Office supplies
Perjalanan dinas dan transportasi	4.734.139.210		3.303.827.016	Travelling and transportation
Imbalan kerja	3.136.228.374	2bb, 41	1.580.553.296	Employee benefits
Jasa profesional	2.368.608.283		2.805.629.675	Professional fees
Perbaikan dan pemeliharaan	1.671.627.251		1.725.974.096	Repairs and maintenance
Jamuan dan representasi	755.993.244		560.209.875	Entertainment and representation
Lain-lain	25.091.226.015		11.652.368.874	Others
Jumlah Beban Usaha	247.911.352.771		151.452.804.769	Total Operating Expenses
LABA USAHA	93.422.060.785		139.428.292.955	OPERATING INCOME
PENGHASILAN (BEBAN) LAIN-LAIN				OTHER INCOME (EXPENSES)
Pendapatan bunga	6.106.846.639		7.441.244.216	Interest expense
Rugi selisih kurs - bersih	(495.198.457)		(357.426.952)	Loss on foreign exchange - net
Rugi penjualan agunan yang dikuasai	(8.355.091.056)		(10.303.154.364)	Loss on sale of repossessed assets
Beban bunga dan administrasi bank	(48.725.721.528)		(58.274.516.573)	Bank interest and bank charges
Lain-lain - bersih	8.767.619.706		5.942.641.716	Others - net
Jumlah Beban Lain-lain - Bersih	(42.701.544.696)		(55.551.211.957)	Other Expenses - Net
LABA SEBELUM MANFAAT (BEBAN) PAJAK PENGHASILAN	50.720.516.089		83.877.080.998	INCOME BEFORE TAX BENEFIT (EXPENSE)
MANFAAT (BEBAN) PAJAK PENGHASILAN		25		INCOME TAX (EXPENSE)
Pajak kini	(82.351.606)		-	Current tax
Pajak tangguhan	(181.741.434)		6.410.050.966	Deferred tax
JUMLAH MANFAAT (BEBAN) PAJAK PENGHASILAN	(264.093.040)		6.410.050.966	INCOME TAX (EXPENSE)
LABA BERSIH	50.456.423.049		90.287.131.964	NET INCOME

Catatan atas laporan keuangan konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

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PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2011 dan 2010
(Disajikan dalam rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Years Ended
December 31, 2011 and 2010
(Expressed in Rupiah, unless otherwise stated)

	2011	Catatan/ Notes	2010	
PENDAPATAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Aset keuangan tersedia untuk dijual	1.036.512.484		132.817.597	Available for sale financial assets
TOTAL PENDAPATAN KOMPREHENSIF	51.492.935.533		90.419.949.561	TOTAL COMPREHENSIVE INCOME
LABA YANG DAPAT DIATRIBUSIKAN KEPADA:				PROFIT ATTRIBUTABLE TO:
Pemilik entitas induk	50.464.893.170		90.284.192.332	Owners of the parent
Kepentingan nonpengendali	(8.470.121)		2.939.632	Non-controlling interest
JUMLAH	50.456.423.049		90.287.131.964	TOTAL
LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA :				TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO :
Pemilik entitas induk	51.500.632.517		90.417.009.929	Owners of the parent
Kepentingan nonpengendali	(7.696.984)		2.939.632	Non-controlling interest
JUMLAH	51.492.935.533		90.419.949.561	TOTAL
LABA PER SAHAM DASAR	40		72	BASIC EARNINGS PER SHARE

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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PT BHAKTI CAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal 31 Desember 2011 dan 2010
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
Years Ended December 31, 2011 and 2010
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	Modal Ditempatkan dan Direset Modal Direct Placed and Paid-up Capital	Tambahan Modal disetor Additional paid-up capital	Salah satu Nilai Transaksi Restructuring Difference in value of transactions or entities under common control	Laba belum distribusi dan perubahan nilai wajar Aset Keuangan Tersedia untuk Dijual Unrealized gain or change in in fair value of financial assets available for sale	Salah satu Transaksi Perubahan Ekuitas Anak Perusahaan/ Difference due to change in equity of subsidiaries	Saldo Laba/ Retained earnings	Jumlah/ Total	Distribusi kepada Kongres Nonpengadaill Attributable to non-controlling Interest ⁷	Jumlah ekuitas/ Total equity-net
Saldo per 1 Januari 2010		125.017.500.000	35.224.473.035	(1.346.718.854)	-	-	220.511.950.028	379.427.214.200	18.648.873	379.444.183.782
Dampak perubahan awal PSAK No.55 (Revisi 2008)	40	-	-	(1.346.718.854)	-	-	(415.723.333)	(415.723.333)	-	(415.723.333)
Saldo pada tanggal 1 Januari 2010 sesuai dampak perubahan PSAK		125.017.500.000	35.224.473.035	(1.346.718.854)	-	-	220.196.226.695	379.011.490.876	18.648.873	379.028.440.449
Laba (rugi) komprehensif tahun berjalan	43	-	-	-	132.817.597	-	80.284.182.332	90.417.000.829	2.538.932	90.419.540.861
Dikotori		-	-	-	-	-	(2.500.350.000)	(2.500.350.000)	(184.000)	(2.500.534.000)
Entitas anak baru		-	-	-	-	-	-	-	38.853.025	38.853.025
Saldo per 31 Desember 2010		125.017.500.000	35.224.473.035	(1.346.718.854)	132.817.597	-	307.960.079.027	496.028.180.805	58.448.830	496.889.799.036
Laba (rugi) komprehensif tahun berjalan		-	-	-	1.038.730.347	-	50.464.893.170	51.500.832.517	(7.698.984)	51.493.205.533
Pecutan kepemilikan		-	-	-	-	(2.683.208)	-	(2.683.208)	2.883.208	(2.683.208)
Dikotori	43	-	-	-	-	-	(2.500.350.000)	(2.500.350.000)	(900.000)	(2.501.250.000)
Entitas anak baru	42	-	-	-	-	-	-	-	38.842.870	38.842.870
Saldo per 31 Desember 2011		125.017.500.000	35.224.473.035	(1.346.718.854)	1.169.868.944	(2.683.208)	305.864.622.197	816.838.760.114	91.577.823	816.971.327.137

⁷ Diklasifikasi, lihat Catatan 2a.

⁷ Reclassified, refer to Note 2a.

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian tidak terpisahkan
dari Laporan keuangan konsolidasian secara keseluruhan

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these consolidated financial statements

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PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2011 dan 2010
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended
December 31, 2011 and 2010
(Expressed in Rupiah, unless otherwise stated)

	2011	Catatan/ Notes	2010	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penjualan aset keuangan	1.471.753.414.970		129.510.771.694	Proceeds from sale of financial assets
Penerimaan (pembayaran) kepada nasabah - bersih	80.474.349.539		(171.623.243.103)	Receipts from (payments of) customers - net
Penerimaan (pembayaran) dari premi dan klaim reasuransi	35.765.920.016		(979.556.099)	Receipts from (payment of) premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	29.417.590.472		23.745.414.041	Receipts from brokerage commissions
Penerimaan bunga dan jasa giro	16.302.730.979		9.637.371.536	Receipts from interest
Penerimaan (pembayaran) dari Pembiayaan konsumen - bersih	15.027.416.580		131.041.195.227	Receipts from (payment of) consumer financing - net
Penerimaan dari manajer investasi	13.677.075.774		9.926.275.804	Receipts from management investment fee
Penerimaan dari restitusi pajak	-		6.602.474.888	Received from taxes refund
Penerimaan lainnya	5.235.138.398			Others receipts
Penerimaan dari jasa penasihat keuangan	4.287.184.497		1.285.892.214	Receipts from financial advisory services
Pembayaran pajak	(5.603.035.324)		(5.350.736.901)	Payment for taxes
Pembayaran bunga	(43.126.339.321)		(37.790.463.824)	Interest payment
Pembayaran kepada karyawan	(89.864.978.191)		(80.763.658.465)	Payments to employees
Pembayaran kepada pihak ketiga lainnya - bersih	(106.087.826.880)		(44.753.132.341)	Payment to other third parties - net
Perolehan aset keuangan	(1.401.932.518.299)		(181.583.511.036)	Acquisition of financial assets
Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi	<u>25.326.123.210</u>		<u>(211.094.906.365)</u>	Net cash flows provided by (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dari akuisisi anak perusahaan	4.129.106.366	42	13.003.284.711	Proceed from acquisition of subsidiary
Penerimaan dari penjualan aset tetap	569.225.715		1.032.497.000	Proceeds from disposal fixed assets
Penambahan aset tetap	(15.993.272.948)		(6.517.346.505)	Acquisition to fixed assets
Penempatan investasi	(26.919.769.198)		7.811.464.440	Placement of investment
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	<u>(38.214.710.065)</u>		<u>15.329.899.646</u>	Net cash flows provided by (used in) investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan Pinjaman	445.428.071.491		188.604.593.975	Proceed from borrowings
Pembayaran deviden	(2.460.279.300)		(2.459.537.800)	Payment of dividends
Pembayaran pinjaman pada pihak ketiga	(337.928.853.615)		(206.194.752.682)	Payments to third parties
Kas bersih diperoleh dari (digunakan untuk) aktivitas pendanaan	<u>105.038.938.576</u>		<u>(20.049.696.507)</u>	Net cash flows provided by (used in) financing activities

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

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PT BHAKTI CAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2011 dan 2010
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT BHAKTI CAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended
December 31, 2011 and 2010
(Expressed in Rupiah, unless otherwise stated)

	2011	Catatan/ Notes	2010	
KENAIKAN (PENURUNAN) BERSIH KAS DAN SETARA KAS	92.150.351.721		(215.814.703.225)	CASH FLOWS FROM NET INCREASE (DECREASE) CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS PADA AWAL TAHUN	104.244.412.831		320.059.116.056	CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN	196.394.764.552		104.244.412.831	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR
Saldo Kas dan Setara Kas terdiri dari:				Cash and Cash equivalents consist of:
Kas	3.531.038.859		1.939.614.619	Cash
Bank	100.893.725.693		20.803.834.212	Bank
Deposito berjangka	91.970.000.000		81.500.964.000	Time deposit
	196.394.764.552		104.244.412.831	
PENGUNGKAPAN TAMBAHAN				SUPPLEMENTAL DISCLOSURE
Aktivitas yang tidak mempengaruhi kas:				Non cash activities:
Penambahan aset tetap melalui utang	659.350.000		2.060.000.000	Increase in liabilities for purchase of Fixed assets
Perolehan aset tetap dari barang tarikan	349.391.742		-	Additions to fixed assets from take over

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian tidak terpisahkan dari Laporan Keuangan Konsolidasi secara keseluruhan.

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LAPORAN KEUANGAN TAHUN 2012

PT MNC KAPITAL INDONESIA Tbk
(DAHULU PT BHAKTI CAPITAL INDONESIA Tbk)
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASI
31 Desember 2012, 31 Desember 2011, 31 Desember 2010
dan 1 Januari 2010
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2012, December 31, 2011, December 31, 2010
and January 1, 2010
(Expressed in thousand Rupiah, unless otherwise stated)

		31 Desember 2012/ December 31, 2012	31 Desember 2011/ December 31, 2011*	31 Desember 2010/ December 31, 2010*	1 Januari 2010/ 31 Desember 2009 January 1, 2010/ December 31, 2009	
	Catatan/ Notes					
ASET						ASSETS
Kas dan setara kas	4	300,223,832	196,394,765	104,244,413	320,059,116	Cash and cash equivalents
Deposito pada Lembaga Kliring dan Penjaminan Efek Indonesia	5	4,780,599	4,576,640	4,333,083	4,102,718	Deposits in Institute of Clearing and Settlement Guarantee for Securities in Indonesia
Piutang Lembaga Kliring dan Penjaminan Efek Indonesia	6a	131,935,802	83,867,741	81,036,966	30,429,010	Receivables from Institute of Clearing and Settlement Guarantee for Securities in Indonesia
Nasabah	7	1,408,768,034	215,260,103	200,198,280	132,733,415	Customers
Margin	8	9,246,201	8,629,326	30,883,303	-	Margin
Pembiayaan konsumen - bersih	9	663,459,844	316,366,285	187,703,039	203,185,760	Consumer financing - net
Murabahah - bersih	10	141,278,672	-	-	-	Murabahah - net
Anjak Piutang - bersih	11	6,723,102	7,150,481	8,314,198	12,065,767	Factoring - net
Premi dan reasuransi	14	58,695,757	16,844,389	905,412	-	Premium and reinsurance
Penanaman bersih sewa pembiayaan	12	160,016,207	80,647,342	81,418,335	54,740,771	Net investment in direct financing leases
Aset reasuransi	15	38,596,077	17,125,165	11,859,767	-	Reinsurance assets
Portofolio efek	13	379,443,678	459,853,771	425,140,414	232,995,163	Securities owned
Piutang lain-lain	16	584,368	16,819,077	1,524,815	2,285,667	Other receivables
Biaya dibayar dimuka dan uang muka	17	38,250,498	18,121,738	10,309,855	4,396,151	Prepaid expenses and advance payments
Aset pajak tangguhan	29d	12,445,865	16,914,400	14,776,633	6,950,430	Deferred tax assets
Penyertaan saham	18	625,000	625,000	610,000	610,000	Investments in shares of stock
Pajak dibayar dimuka	29	1,355,741	1,457,054	1,637,140	1,024,307	Prepaid taxes
Taksiran tagihan pajak penghasilan	29a	3,097,777	3,097,777	6,037,765	10,294,471	Estimated claims for tax refund
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 48.869.609 pada 31 Desember 2012; Rp 45.430.000 pada 31 Desember 2011; Rp 34.017.196 pada 31 Desember 2010; Rp 27.095.483 pada 1 Januari 2010	19	49,172,145	40,556,697	31,043,495	30,896,769	Fixed assets, net of accumulated depreciation of Rp 48,869,609 in December 31, 2012; Rp 45,430,000 in December 31, 2011; Rp 34,017,196 in December 31, 2010; Rp 27,095,483 in January 1, 2010
Aset takberwujud	22	693,974	16,979	21,142	-	Intangible assets
Goodwill	21	5,493,823	5,493,823	3,837,850	-	Goodwill
Aset lain-lain	20	4,790,703	6,109,964	8,603,155	7,838,935	Other assets
JUMLAH ASET		3,419,677,499	1,515,928,317	1,214,439,860	1,054,608,450	TOTAL ASSETS

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASI
31 Desember 2012, 31 Desember 2011, 31 Desember 2010
dan 1 Januari 2010
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
December 31, 2012, December 31, 2011, December 31, 2010
and January 1, 2010
(Expressed in thousand Rupiah, unless otherwise stated)

		31 Desember 2012/ Catatan / Notes	31 Desember 2011/ December 31, 2011*	31 Desember 2010/ December 31, 2010*	1 Januari 2010/ January 1, 2010/ December 31, 2009	
LIABILITAS DAN EKUITAS						LIABILITIES AND EQUITY
LIABILITAS						LIABILITIES
Utang						Payables to
Lembaga Klining dan						Institute of Clearing
Penjaminan						and Settlement Guarantee
Efek Indonesia	6b	212,646,746	69,918,625	64,868,680	19,129,335	for Securities in Indonesia
Nasabah	25	1,178,776,781	265,720,611	192,686,564	241,906,096	Customers
Usaha	23	34,286,941	21,626,461	18,170,297	5,587,210	Trade
Reasuransi	24	25,840,315	4,551,646	343,290	-	Reinsurance
Wesel bayar	26	75,000,000	65,500,000	41,220,000	-	Notes payable
Utang Lain-lain	27	11,908,400	54,419,705	9,162,905	323,467	Other payables
Biaya masih harus dibayar	28	22,022,110	9,877,379	4,926,681	5,594,294	Accrued expenses
Utang pajak	29b	11,599,089	3,685,286	2,581,979	1,811,639	Taxes payable
Liabilitas pajak tangguhan	29d	604,807	3,465,464	1,209,791	-	Deferred tax liabilities
Utang klaim	35	2,057,957	1,950,975	304,988	-	Claim payable
Liabilitas kontrak asuransi	36	131,070,342	66,381,824	29,234,905	-	Insurance contract liabilities
Liabilitas kontrak investasi	37	12,024,596	1,556,982	-	-	Investment contract liabilities
Pinjaman yang diterima	30	674,496,659	324,612,511	218,386,116	95,190,216	Borrowings
Utang Al Musyarakah	31	108,318,468	-	-	-	Al Musyarakah loan
Utang Mudharabah	32	26,136,918	-	-	-	Mudharabah loan
Utang obligasi - bersih	34	94,003,455	94,079,872	149,636,951	298,009,382	Bonds payable - net
Utang sewa pembiayaan	33	6,691,456	1,991,799	7,284,295	1,487,421	Obligations under finance lease
Liabilitas imbalan kerja	51	16,342,185	10,571,848	7,435,619	6,125,226	Employee benefits liability
JUMLAH LIABILITAS		2,643,827,225	999,910,988	747,453,061	675,164,286	TOTAL LIABILITIES
EKUITAS						EQUITY
Modal saham:						Capital stock
Modal dasar 4.000.000.000 saham						Authorized - 4,000,000,000 shares
dengan nilai nominal Rp 100 per saham						with par value of Rp 100 per shares
Modal ditempatkan dan disetor penuh -						Issued and fully paid -
1.344.877.250 saham tahun 2012 dan						1,344,877,250 shares in 2012 and
1.250.175.000 saham tahun 2011	39	134,487,725	125,017,500	125,017,500	125,017,500	1,250,175,000 shares in 2011
Tambahan modal disetor	40	121,927,702	35,224,473	35,224,473	35,224,473	Additional paid-in capital
Modal lain-lain - opsi saham karyawan	56	7,500,557	-	-	-	Other capital - employee stock option
Komponen ekuitas lainnya	42	(532,771)	(180,845)	(1,213,901)	(1,346,719)	Other equity component
Saldo laba:						Retained earnings:
Ditentukan penggunaannya		1,000,000	-	-	-	Appropriated
Belum ditentukan penggunaannya		512,833,388	355,864,624	307,900,079	220,531,960	Unappropriated
Dikurangi biaya perolehan saham						Less cost of
diperoleh kembali - 897.500 Saham						treasury stock - 897,500 shares
pada 31 Desember 2012	41	(1,462,925)	-	-	-	at December 31, 2012
Ekuitas yang dapat distribusikan						Equity attributable to the
kepada pemilik entitas induk		775,753,676	515,925,752	466,928,151	379,427,214	Owners of parent
Kepentingan nonpengendali	38	96,598	91,577	58,648	16,950	Non - controlling interest
JUMLAH EKUITAS		775,850,274	516,017,329	466,986,799	379,444,164	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		3,419,677,499	1,515,928,317	1,214,439,860	1,054,608,450	TOTAL LIABILITIES AND EQUITY

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2012, 2011 dan 2010
(Disajikan dalam ribuan rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Years Ended
December 31, 2012, 2011 and 2010
(Expressed in thousand Rupiah, unless otherwise stated)

	Catatan/ Notes	2012	2011	2010	
PENDAPATAN	43				REVENUES
Pendapatan manajemen investasi		208,970,036	84,461,450	106,998,862	Investment banking income
Pembiayaan konsumen dan sewa pembiayaan		193,215,612	154,519,694	144,960,584	Consumer financing and lease
Pendapatan premi bersih		149,383,962	44,262,452	-	Net premium income
Komisi perantara pedagang efek		47,846,160	29,359,870	22,989,294	Brokerage commissions
Jasa manager investasi		32,145,367	12,259,731	9,049,094	Management investment fees
Bunga dan dividen		23,624,826	15,570,550	5,379,202	Interest and dividend
Pendapatan murabahah		11,920,878	-	-	Murabahah income
Anjak piutang		673,507	899,666	1,504,062	Factoring
Jumlah Pendapatan		667,780,348	341,333,413	290,881,098	Total Revenues
Beban umum dan administrasi	44	(281,541,354)	(199,755,560)	(141,811,250)	General and administrative expense
Klaim dan manfaat	45	(54,125,995)	(9,987,538)	(99,589)	Claims and benefits
Komisi bersih		(34,102,174)	(10,633,708)	-	Net commission
Perubahan dalam liabilitas kontrak asuransi		(32,042,098)	(18,859,247)	-	Change in insurance contract liabilities
Penurunan nilai piutang		(12,647,617)	(8,675,298)	(9,541,965)	Impairment for accounts receivables
Perubahan dalam liabilitas kontrak investasi		(8,118,687)	-	-	Change in investment contract liabilities
Perubahan bersih estimasi klaim retensi sendiri		(3,384,558)	-	-	Net change in claim estimated
Pendapatan bunga		9,906,001	6,106,847	7,441,244	Interest expense
Beban keuangan		(74,117,551)	(48,725,722)	(58,274,517)	Bank interest and bank charges
Lain-lain - bersih	46	(8,366,280)	(82,669)	(4,717,938)	Others - net
LABA SEBELUM MANFAAT (BEBAN) PAJAK PENGHASILAN		169,240,035	50,720,518	83,877,082	INCOME BEFORE TAX BENEFIT (EXPENSE)
MANFAAT (BEBAN) PAJAK PENGHASILAN	29				INCOME TAX (EXPENSE)
Pajak kini		(5,891,096)	(82,352)	-	Current tax
Pajak tangguhan		(1,607,878)	(181,741)	6,410,051	Deferred tax
JUMLAH MANFAAT (BEBAN) PAJAK PENGHASILAN		(7,498,974)	(264,093)	6,410,051	INCOME TAX (EXPENSE)
LABA BERSIH		161,741,061	50,456,425	90,287,133	NET INCOME

Catatan atas laporan keuangan konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

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LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2012, 2011 dan 2010
(Disajikan dalam ribuan rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Years Ended
December 31, 2012, 2011 and 2010
(Expressed in thousand Rupiah, unless otherwise stated)

	Catatan/ Notes	2012	2011	2010	
PENDAPATAN KOMPREHENSIF LAIN					OTHER COMPREHENSIVE INCOME
Aset keuangan tersedia untuk dijual		(345,942)	1,036,512	132,818	Available for sale financial assets
PENDAPATAN KOMPREHENSIF LAIN SETELAH PAJAK		(345,942)	1,036,512	132,818	OTHER COMPREHENSIVE INCOME - NET OF TAX
TOTAL PENDAPATAN KOMPREHENSIF		161,395,119	51,492,937	90,419,951	TOTAL COMPREHENSIVE INCOME
LABA YANG DAPAT DIATRIBUSIKAN KEPADA:					PROFIT ATTRIBUTABLE TO:
Pemilik entitas induk		161,738,424	50,464,895	90,284,193	Owners of the parent
Kepentingan nonpengendali		2,637	(8,470)	2,940	Non-controlling interest
JUMLAH		161,741,061	50,456,425	90,287,133	TOTAL
LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA :					TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO :
Pemilik entitas induk		161,392,723	51,500,634	90,417,011	Owners of the parent
Kepentingan nonpengendali		2,396	(7,697)	2,940	Non-controlling interest
JUMLAH		161,395,119	51,492,937	90,419,951	TOTAL
LABA PER SAHAM	56				EARNINGS PER SHARE
(Rupiah penuh)					(Full Rupiah amount)
Dasar		127.2	40.4	72.2	Basic
Dilusian		127.0	-	-	Diluted

Catatan atas laporan keuangan konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

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Distribusi kepada pemegang saham induk / Attributable to the equity holders of the parent										
	Modal Ditempatkan dan Dibayar Dibayar Dibayar	Modal Ditempatkan dan Dibayar Dibayar Dibayar	Modal lain-lain Opisi Saham Karyawan Other capital Employee Stock option	Modal lain-lain Opisi Saham Karyawan Other capital Employee Stock option	Seluruh Nilai Transaksi Restructuring Eritas Sepengantar/ Difference In value of restructuring of equity under common control	Laba belum distribusi atas perubahan nilai wajar aset keuangan Tersedia untuk Dijual/ Unrealized gain of change in In fair value of available for sale financial assets	Seluruh Transaksi Perubahan Eritas Sepengantar/ Difference In value of restructuring of equity under common control	Seluruh Transaksi Perubahan Eritas Sepengantar/ Difference In value of restructuring of equity under common control	Distribusi kepada Kepentingan Nonpengantar/ Attributable to non-controlling interest	Jumlah Total
per 1 Januari 2010	125,017,500	35,224,473	-	(1,346,719)	-	-	-	-	18,950	379,444,164
per 31 Desember 2009	125,017,500	35,224,473	-	(1,346,719)	-	-	-	-	-	(415,723)
per 31 Desember 2010	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2011	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2012	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2013	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2014	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2015	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2016	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2017	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2018	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2019	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2020	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2021	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2022	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2023	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2024	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2025	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2026	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2027	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2028	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2029	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2030	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2031	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2032	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2033	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2034	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2035	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2036	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2037	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2038	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2039	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2040	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2041	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2042	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2043	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2044	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2045	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2046	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2047	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2048	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2049	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2050	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2051	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2052	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2053	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2054	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2055	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2056	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2057	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2058	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2059	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2060	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2061	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2062	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2063	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2064	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2065	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2066	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2067	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2068	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2069	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2070	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2071	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2072	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2073	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2074	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2075	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2076	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2077	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2078	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2079	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2080	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2081	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2082	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2083	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2084	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2085	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2086	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2087	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2088	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2089	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2090	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2091	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2092	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2093	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2094	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2095	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2096	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2097	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2098	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2099	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2100	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2101	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2102	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2103	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2104	125,017,500	35,224,473	-	(1,346,719)	-	132,818	-	-	18,950	379,328,441
per 31 Desember 2105	125,017,500	35,224,473	-	(1,346,719)						

klasifikasi, lihat Catatan 2a.

the Indonesian language.

PT MNC KAPITAL INDONESIA Tbk
(DAHULU PT BHAKTI CAPITAL INDONESIA Tbk)
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2012, 2011 dan 2010
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended
December 31, 2012, 2011 and 2010
(Expressed in thousand Rupiah, unless otherwise stated)

	Catatan/ Notes	2012	2011	2010	
ARUS KAS					CASH FLOWS FROM
DARI AKTIVITAS OPERASI					OPERATING ACTIVITIES
Penjualan portofolio efek		1,161,566,537	1,471,753,415	129,510,772	Proceeds from sale of securities owned
Penerimaan (pembayaran) dari premi dan klaim reasuransi		88,668,389	35,765,920	(979,556)	Receipts from (payment of) premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek		47,846,160	29,417,590	23,745,414	Receipts from brokerage commissions
Penerimaan bunga dan jasa giro		19,359,574	16,302,731	9,637,372	Receipts from interests
Penerimaan (pembayaran) dari Pembiayaan konsumen - bersih		(349,170,209)	15,027,417	131,041,195	Receipts from (payment of) consumer financing - net
Penerimaan dari manajer Investasi		37,270,236	13,677,076	9,926,276	Receipts from management investment fee
Penerimaan dari restitusi pajak		7,140,362	5,235,138	6,602,475	Received from taxes refund
Penerimaan lainnya					Others receipts
Penerimaan dari jasa penasehat keuangan		28,055,326	4,287,184	1,285,892	Receipts from financial advisory services
Pembayaran pajak		(9,481,099)	(5,603,035)	(5,350,737)	Payment for taxes
Pembayaran bunga		(66,352,958)	(43,126,339)	(37,790,464)	Interest payment
Pembayaran kepada karyawan		(133,684,360)	(100,809,439)	(80,763,656)	Payments to employees
Penerimaan (pembayaran) kepada nasabah		(169,391,037)	80,474,350	(171,623,243)	Receipts (payments) of costumers
Pembayaran kepada pihak ketiga lainnya - bersih		(186,820,525)	(95,044,984)	(44,729,859)	Payment to other third parties - net
Perolehan portofolio efek		(934,373,618)	(1,401,932,518)	(181,583,511)	Acquisition of securities owned
Kas bersih diperoleh dari (digunakan untuk) aktivitas operasi		(461,367,222)	25,424,506	(211,071,632)	Net cash flows provided by (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI					CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dari akuisisi anak perusahaan	51	-	4,129,106	13,003,285	Proceed from acquisition of subsidiary
Penerimaan dari penjualan aset tetap		6,464,680	569,226	1,032,497	Proceeds from disposal fixed assets
Penambahan aset tetap		(13,205,807)	(15,993,273)	(6,517,347)	Acquisition to fixed assets
Penempatan Investasi		40,541,673	(26,919,769)	7,811,464	Placement of investment
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas Investasi		33,800,546	(38,214,710)	15,329,899	Net cash flows provided by (used in) investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN					CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan Pinjaman		851,118,209	445,428,071	188,604,594	Proceed from borrowings
Penerimaan setoran modal saham		92,800,859		1,032,497	Proceed from issuance of capital stock
Pembayaran dividen		(3,707,421)	(2,460,279)	(2,459,538)	Payment of dividends
Pembayaran pinjaman pada pihak ketiga		(407,879,760)	(337,928,854)	(206,194,753)	Payments to third parties
Kas bersih diperoleh dari (digunakan untuk) aktivitas pendanaan		532,331,887	105,038,938	(20,049,697)	Net cash flows provided by (used in) financing activities

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

the Indonesian language.

PT MNC KAPITAL INDONESIA Tbk
(DAHULU PT BHAKTI CAPITAL INDONESIA Tbk)
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Tahun yang Berakhir pada Tanggal-Tanggal
31 Desember 2012, 2011 dan 2010
(Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
(FORMERLY PT BHAKTI CAPITAL INDONESIA Tbk)
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended
December 31, 2012, 2011 and 2010
(Expressed in thousand Rupiah, unless otherwise stated)

	Catatan/ Notes	2012	2011	2010	
ARUS KAS					CASH FLOWS FROM
KENAIKAN (PENURUNAN) BERSIH					NET INCREASE (DECREASE)
KAS DAN SETARA KAS		104,765,211	92,248,734	(215,791,430)	CASH AND CASH EQUIVALENTS
Pengaruh perubahan selisih kurs					Net foreign exchange difference
terhadap kas dan setara kas		(936,144)	(98,382)	(23,273)	on cash and cash equivalent
KAS DAN SETARA KAS					CASH AND CASH EQUIVALENTS
PADA AWAL TAHUN		196,394,765	104,244,413	320,059,116	AT BEGINNING OF THE YEAR
KAS DAN SETARA KAS					CASH AND CASH EQUIVALENTS
PADA AKHIR TAHUN		300,223,832	196,394,765	104,244,413	AT THE END OF THE YEAR
Saldo Kas dan Setara Kas					Cash and Cash equivalents
terdiri dari:					consist of:
Kas		5,439,506	3,531,039	1,939,615	Cash
Bank		113,957,426	100,893,726	20,803,834	Bank
Deposito berjangka		180,826,900	91,970,000	81,500,964	Time deposit
		300,223,832	196,394,765	104,244,413	

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.



LAPORAN KEUANGAN TAHUN 2013

The original consolidated financial statements included herein are in the Indonesian language.

**PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2013
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

**PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)**

		31 Desember 2013/ December 31, 2013	31 Desember 2012/ December 31, 2012*	1 Januari 2012/ 31 Desember 2011/ January 1, 2012/ December 31, 2011*	
Catatan/ Notes					
ASET					ASSETS
Kas dan setara kas	2c, 2d, 4	372.346.917	300.223.832	196.394.765	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	2c, 5	215.194.110	-	-	Restricted cash in bank
Deposito pada Lembaga Kliring dan Penjaminan Efek Indonesia	2e, 6	5.513.901	4.780.599	4.576.640	Deposits in Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang Lembaga Kliring dan Penjaminan Efek Indonesia	2c, 2g, 7a	76.219.017	131.935.802	83.867.741	Receivables Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Nasabah	2c, 2e, 2g, 8	343.642.324	1.408.768.034	215.260.103	Customers
Nasabah Marjin	2c, 2e, 2g, 9	76.509.578	9.246.201	8.629.326	Customers margin
Pembiayaan konsumen - setelah dikurangi cadangan penurunan nilai Rp 5.357.806 ribu pada 31 Desember 2013; Rp 3.871.791 ribu pada 31 Desember 2012; Rp 1.963.102 ribu pada 1 Januari 2012	2c, 2r, 10	829.548.631	663.459.844	316.366.285	Consumer financing - net of allowance for impairment accounts Rp 5,357,806 thousand in December 31, 2013; Rp 3,871,791 thousand in December 31, 2012; Rp 1,963,102 thousand in January 1, 2012
Pembiayaan Murabahah - setelah dikurangi cadangan penurunan nilai Rp 2.367.541 ribu pada 31 Desember 2013; Rp 869.648 ribu pada 31 Desember 2012	2c, 2l, 11	368.241.778	141.278.672	-	Murabahah financing - net of allowance for impairment accounts Rp 2,367,541 thousand in December 31, 2013; Rp 869,648 thousand in December 31, 2012
Anjak Piutang - setelah dikurangi cadangan penurunan nilai Rp 166.037 ribu pada 31 Desember 2013; Rp 179.635 ribu pada 31 Desember 2012; Rp 257.179 ribu pada 1 Januari 2012	2c, 2k, 12	6.214.218	6.723.102	7.150.481	Factoring - net of allowance for impairment accounts Rp 166,037 thousand in December 31, 2013; Rp 179,635 thousand in December 31, 2012; Rp 257,179 thousand in January 1, 2012

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

The original consolidated financial statements included herein are in the Indonesian language.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2013
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

		31 Desember 2013/ December 31, 2013	31 Desember 2012/ December 31, 2012*	1 Januari 2012/ 31 Desember 2011/ January 1, 2012/ December 31, 2011*	
Catatan/ Notes					
ASET (lanjutan)					ASSETS (continued)
Piutang					Receivables
Sewa pembiayaan - setelah dikurangi cadangan penurunan nilai Rp 2.791.329 ribu pada 31 Desember 2013; Rp 3.965.346 ribu pada 31 Desember 2012; Rp 2.075.207 ribu pada 1 Januari 2012	2c, 2q, 13	135.399.833	160.016.207	80.647.342	Finance lease receivables - net of allowance for impairment accounts Rp 2,791,329 thousand in December 31, 2013; Rp 3,965,346 thousand in December 31, 2012; Rp 2,075,207 thousand in January 1, 2012
Premi dan reasuransi - setelah dikurangi cadangan penurunan nilai Rp 327.544 ribu pada 31 Desember 2013 dan Rp 117.544 ribu pada 31 Desember 2012	2c, 2s, 15 2c, 2s, 16	131.450.752 63.716.622	58.695.757 47.988.331	16.844.389 17.125.165	Premiums and reinsurance - net of allowance for impairment accounts Rp 327,544 thousand in December 31, 2013 and Rp 117,544 thousand in December 31, 2012
Aset reasuransi	2c, 2g, 2m, 14	398.533.117	379.443.678	459.853.771	Reinsurance assets
Portofolio efek	2c, 17	12.265.638	584.368	16.819.077	Securities owned
Piutang lain-lain	2f, 18	195.899.900	38.250.498	18.121.738	Other receivables
Biaya dibayar dimuka dan uang muka	2z, 31e	16.545.617	12.445.865	16.914.400	Prepaid expenses and advance payments
Aset pajak tangguhan	2n, 19	625.000	625.000	625.000	Deferred tax assets
Penyertaan saham	2z, 31a	1.262.801	1.355.741	1.457.054	Investments in shares of stock
Pajak dibayar dimuka	2z, 31b	-	3.097.777	3.097.777	Prepaid taxes
Taksiran tagihan pajak penghasilan					Estimated claims for tax refund
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 55.764.075 ribu pada 31 Desember 2013; Rp 48.869.609 ribu pada 31 Desember 2012; Rp 45.429.999 ribu pada 1 Januari 2012	2h, 20	49.702.322	49.172.145	40.556.697	Fixed assets, net of accumulated depreciation of Rp 55,764,075 thousand in December 31, 2013; Rp 48,869,609 thousand in December 31, 2012; Rp 45,429,999 thousand in January 1, 2012
Aset AI - Ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp 43.052.781 ribu pada 31 Desember 2013;	2i, 21	141.823.874	-	-	AI - Ijarah Asset, net of accumulated depreciation of Rp 43,052,781 thousand in December 31, 2013;
Aset takberwujud - neto	2u, 24	3.438.984	693.974	16.979	Intangible asset - net
Goodwill	2o, 23	5.493.623	5.493.623	5.493.623	Goodwill
Aset lain-lain	2l, 22	15.403.937	4.790.703	6.109.964	Other assets
JUMLAH ASET		3.464.992.494	3.429.069.753	1.515.928.317	TOTAL ASSETS

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
(lanjutan)
Tanggal 31 Desember 2013
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
(continued)
As of December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

		31 Desember 2013/ December 31, 2013	31 Desember 2012/ December 31, 2012*	1 Januari 2012/ 31 Desember 2011/ January 1, 2012/ December 31, 2011*	
	Catatan / Notes				
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang					Payables to
Lembaga Kliring dan					Institute of Clearing
Penjaminan					and Settlement Guarantee
Efek Indonesia	2c,2g,7b	97.370.862	212.646.746	69.918.625	for Securities in Indonesia
Nasabah	2c,2g, 27	277.123.777	1.178.776.781	265.720.611	Customers
Usaha	2c, 25	27.003.941	34.286.941	21.626.461	Trade
Reasuransi	2c,2s, 26	31.489.934	25.840.315	4.551.646	Reinsurance
Weasel bayar	2c, 28	-	75.000.000	65.500.000	Notes payable
Utang Lain-lain	2c, 29	15.926.673	11.908.400	54.419.705	Other payables
Biaya masih harus dibayar	2c, 30	21.866.344	22.022.110	9.877.379	Accrued expenses
Utang pajak	2z, 31c	19.132.371	11.539.089	3.685.286	Taxes payable
Liabilitas pajak tangguhan	2z, 31e	-	604.807	3.465.464	Deferred tax liabilities
Utang klaim	2c,2s, 37	6.244.720	2.057.957	1.950.975	Claims payable
Liabilitas kontrak asuransi	2c,2s, 38	240.575.748	147.456.336	66.381.824	Insurance contracts liability
Liabilitas kontrak investasi	2s, 39	28.845.903	12.024.596	1.556.982	Investment contract liability
Pinjaman yang diterima	2c, 32	758.852.564	674.496.659	324.612.511	Borrowings
Utang AI - Musyarakah	2c, 33	228.546.199	108.318.468	-	AI - Musyarakah loan
Utang AI - Mudharabah	2c, 34	236.743.670	26.136.918	-	AI - Mudharabah loan
Utang obligasi - neto	2v, 36	321.301.219	94.003.455	94.079.872	Bonds payable - net
Utang sewa pembiayaan	2q, 35	5.264.011	6.691.456	1.991.799	Obligations under finance lease
Liabilitas imbalan kerja	2x, 53	19.323.903	16.342.185	10.571.848	Employee benefits liability
Uang muka setoran modal	40	363.500.000	-	-	Advance for stock subscription
JUMLAH LIABILITAS		2.699.111.839	2.660.213.219	999.910.988	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham:					Capital stock
Modal dasar 4.000.000.000 saham					Authorized - 4,000,000,000 shares
dengan nilai nominal Rp 100 per saham					with par value of Rp 100 per share
Modal ditempatkan dan disetor penuh -					Issued and fully paid -
1.364.347.500 saham					1,364,347,500 shares
pada 31 Desember 2013;					at December 31, 2013
1.344.877.250 saham pada					1,344,877,250 shares at
31 Desember 2012 dan					December 31, 2012 and
1.250.175.000 saham pada					1,250,175,000 shares at
1 Januari 2012	42	136.434.750	134.487.725	125.017.500	January 1, 2012
Tambahan modal disetor	43	146.308.244	121.927.702	35.224.473	Additional paid-in capital
Modal lain-lain -					Other capital -
opsi saham karyawan	2y, 57	11.790.300	7.500.557	-	employee stock option
Komponen ekuitas lainnya	45	(10.355)	(532.771)	(180.845)	Other equity components
Saldo laba:					Retained earnings:
Ditentukan penggunaannya		2.000.000	1.000.000	-	Appropriated
Belum ditentukan penggunaannya		490.069.439	505.843.080	355.864.624	Unappropriated
Dikurangi biaya perolehan saham					Less cost of
diperoleh kembali sebesar					treasury stock
11.365.000 saham					11,365,000 shares
pada 31 Desember 2013					at December 31, 2013
897.500 saham					897,500 shares
pada 31 Desember 2012	44	(20.807.127)	(1.462.925)	-	at December 31, 2012
Ekuitas yang dapat diatribusikan					Equity attributable to the
kepada pemilik entitas induk		765.785.251	768.763.368	515.925.752	Owners of parent
Kepentingan nonpengendali	41	95.404	93.166	91.577	Non - controlling interest
JUMLAH EKUITAS		765.880.655	768.856.534	516.017.329	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		3.464.992.494	3.429.069.753	1.515.928.317	TOTAL LIABILITIES AND EQUITY

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)
 Catatan atas laporan keuangan konsolidasian terlampir merupakan
 bagian yang tidak terpisahkan dari laporan keuangan konsolidasian
 secara keseluruhan.

The accompanying notes form an integral part of
 these consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2013
(Disajikan dalam ribuan rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
For the Year Ended
December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

	31 Desember 2013/ 31 December, 2013	Catatan/ Notes	31 Desember 2012/ December 31, 2012*	
PENDAPATAN		2w, 46		REVENUES
Pendapatan premi neto	256.206.915		142.390.222	Net premium income
Pembiayaan konsumen	240.076.086		174.809.218	Consumer financing
Jasa manager investasi	74.531.336		32.145.367	Management investment fees
Komisi perantara pedagang efek	58.125.316		47.846.160	Brokerage commissions
Bunga dan dividen	44.323.112		23.624.826	Interest and dividends
Pendapatan murabahah	44.125.950		11.920.878	Murabahah income
Sewa pembiayaan dan operasi	28.915.112		18.406.394	Financing and operating Lease
Pendapatan Sewa AI - Ijarah	10.041.984		-	AI - Ijarah lease income
Anjak piutang	687.395		673.507	Factoring
Pendapatan (kerugian) manajemen investasi	(39.481.697)		208.970.036	Investment banking income (loss)
Jumlah Pendapatan	717.551.509		660.786.608	Total Revenues
Beban umum dan administrasi	(333.762.905)	2w, 47	(281.541.354)	General and administrative expense
Klaim dan manfaat	(106.288.179)	2w, 48	(54.125.995)	Claims and benefits
Komisi neto	(57.399.897)		(34.102.174)	Net commission
Perubahan dalam liabilitas kontrak asuransi	(8.452.283)		(32.042.098)	Change in insurance contract liabilities
Penurunan nilai piutang	(32.681.342)		(12.647.617)	Impairment for accounts receivables
Perubahan dalam liabilitas kontrak investasi	(16.821.307)		(8.118.687)	Change in investment contract liabilities
Perubahan neto estimasi klaim retensi sendiri	(5.056.735)		(3.384.558)	Net change in claim estimated
Pendapatan bunga	16.172.697		9.906.001	Interest income
Beban keuangan	(141.365.678)		(74.117.551)	Bank interest and bank charges
Lain-lain-neto	(6.680.717)	2w, 49	(8.366.280)	Others - net
LABA SEBELUM MANFAAT (BEBAN) PAJAK PENGHASILAN	25.215.163		162.246.295	INCOME BEFORE TAX BENEFIT (EXPENSE)
MANFAAT (BEBAN) PAJAK PENGHASILAN		31c		INCOME TAX BENEFIT (EXPENSE)
Pajak kini	(24.274.128)		(5.891.096)	Current tax
Pajak tangguhan	4.704.559		(1.607.878)	Deferred tax
TOTAL MANFAAT (BEBAN) PAJAK PENGHASILAN	(19.569.569)		(7.498.974)	INCOME TAX BENEFIT (EXPENSE) - NET
LABA NETO	5.645.594		154.747.321	NET INCOME

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)

Catatan atas laporan keuangan konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2013
(Disajikan dalam ribuan rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
For the Year Ended
December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

	31 Desember 2013/ 31 December, 2013	Catatan/ Notes	31 Desember 2012/ December 31, 2012*	
PENDAPATAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Aset keuangan tersedia untuk dijual	(823.388)		(345.942)	Available for sale financial assets
TOTAL LABA KOMPREHENSIF	4.822.206		154.401.379	TOTAL COMPREHENSIVE INCOME
LABA NETO YANG DAPAT DIATRIBUSIKAN KEPADA:				NET INCOME ATTRIBUTABLE TO:
Pemilik entitas induk	5.640.834		154.748.116	Owners of the parent
Kepentingan nonpengendali	4.760	41	(795)	Non-controlling interest
TOTAL	5.645.594		154.747.321	TOTAL
LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA :				TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:
Pemilik entitas induk	4.817.978		154.402.415	Owners of the parent
Kepentingan nonpengendali	4.228	41	(1.036)	Non-controlling interest
TOTAL	4.822.206		154.401.379	TOTAL
LABA PER SAHAM		200, 58		EARNINGS PER SHARE
(Rupiah penuh)				(Full Rupiah amount)
Dasar	4,2		121,7	Basic
Dilusi	4,1		121,5	Diluted

* Disajikan kembali (catatan No.60)/Restatement (Note No.60)
Catatan atas laporan keuangan konsolidasi terkumpul merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

The original consolidated financial statements included herein are in the Indonesian language.

PT MNC KAPITAL INDONESIA Tbk
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
AND MANAGEMENT
For the Year Ended December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

PT MNC KAPITAL INDONESIA Tbk
DAFTAR PENERIMA ANAK KONSOLIDASI
Unitas Terkecil dan Subunitas Terkecil
(Dijelaskan dalam Rincian Rangkap, kecuali dinyatakan lain)

Distribusi kepada pemegang saham induk / Attributable to the equity holders of the parent											
		Komponen ekuitas lainnya / Other equity components									
		Lain (right) belum									
		Salah satu									
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The original consolidated financial statements included herein are in the Indonesian language.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK LAPORAN ARUS KAS KONSOLIDASIAN Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2013 (Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)	PT MNC KAPITAL INDONESIA Tbk AND SUBSIDIARIES CONSOLIDATED STATEMENTS OF CASH FLOWS For the Year Ended December 31, 2013 (Expressed in thousand Rupiah, unless otherwise stated)
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	31 Desember 2013/ December 31, 2013	Catatan/ Notes	31 Desember 2012/ December 31, 2012	
ARUS KAS				CASH FLOWS FROM
DARI AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penjualan portofolio efek	504.824.894		1.161.566.537	Proceeds from sale of securities owned
Penerimaan dari premi dan klaim reasuransi	142.542.020		88.668.389	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	58.125.316		47.846.160	Receipts from brokerage commissions
Penerimaan bunga dan jasa giro	35.712.122		19.359.574	Receipts from interests
Pembayaran dari Pembiayaan konsumen - bersih	(3.733.875)		(349.170.209)	Payments of consumer financing - net
Penerimaan dari manajer investasi	78.424.893		37.270.236	Receipts from management investment fee
Penerimaan lainnya	6.127.114		7.140.362	Others receipts
Penerimaan dari jasa penasehat keuangan	13.942.412		28.055.326	Receipts from financial advisory services
Pembayaran pajak	(18.009.205)		(9.481.099)	Payments for taxes
Pembayaran bunga	(134.729.651)		(68.352.958)	Interest payments
Pembayaran kepada karyawan	(169.376.619)		(133.684.360)	Payments to employees
Penerimaan (pembayaran) kepada nasabah	34.723.063		(169.391.037)	Receipts (payments) of costumers
Pembayaran kepada pihak ketiga lainnya - bersih	(300.528.010)		(186.820.525)	Payments to other third parties - net
Perolehan portofolio efek	(517.950.522)		(934.373.618)	Acquisitions of securities owned
Kas neto yang digunakan untuk aktivitas operasi	<u>(269.906.048)</u>		<u>(461.367.222)</u>	Net cash flows used in operating activities
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOWS FROM
INVESTASI				INVESTING ACTIVITIES
Penerimaan dari penjualan aset tetap	4.360.492	20	6.464.680	Proceeds from disposal fixed assets
Penambahan aset tetap	(12.011.281)	20	(13.205.807)	Acquisitions to fixed assets
Penambahan aset AI-ljarah	(184.876.655)	20	-	Acquisitions of AI-ljarah assets
Pencairan (penempatan) investasi	(389.531.974)		40.541.673	Redemptions (placements) of investments
Penerimaan dividen	58.440		-	Dividends received
Kas neto diperoleh dari (digunakan untuk) aktivitas investasi	<u>(582.006.978)</u>		<u>33.800.546</u>	Net cash flows provided by (used in) Investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOWS FROM
PENDANAAN				FINANCING ACTIVITIES
Penerimaan pinjaman	1.055.589.508		851.118.209	Proceed from borrowings
Penerimaan uang muka setoran modal sa	363.500.000		-	Proceed from advance for stock subscription
Penerimaan setoran modal saham	16.470.343		92.800.859	Proceed from issuance of capital stock
Penerbitan obligasi	225.000.000		-	Bonds issued
Pembayaran dividen	(20.417.912)		(3.707.421)	Payment of dividends
Pembayaran pinjaman pada pihak ketiga	(714.934.887)		(407.879.760)	Payments to third parties
Pembayaran pinjaman pada pihak berelasi	(4.500.000)		-	Payments to related parties
Pembelian kembali saham beredar	(9.162)		-	Purchase of treasury stock
Kas neto diperoleh dari aktivitas pendanaan	<u>920.697.890</u>		<u>532.331.887</u>	Net cash flows used in financing activities

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2013
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
For the Year Ended
December 31, 2013
(Expressed in thousand Rupiah, unless otherwise stated)

	31 Desember 2013/ December 31, 2013	Catatan/ Notes	31 Desember 2012/ December 31, 2012	
ARUS KAS				CASH FLOWS FROM
KENAIKAN (PENURUNAN) BERSIH				NET INCREASE (DECREASE)
KAS DAN SETARA KAS	68.790.864		104.765.211	CASH AND CASH EQUIVALENTS
Pengaruh perubahan selisih kurs				Net foreign exchange difference
terhadap kas dan setara kas	3.332.221		(936.144)	on cash and cash equivalent
KAS DAN SETARA KAS				CASH AND CASH EQUIVALENTS
PADA AWAL TAHUN	300.223.832		196.394.765	AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS				CASH AND CASH EQUIVALENTS
PADA AKHIR TAHUN	372.346.917		300.223.832	AT THE END OF THE YEAR
Saldo Kas dan Setara Kas				Cash and Cash equivalents
terdiri dari:				consist of:
Kas	9.279.158		5.439.506	Cash
Bank	64.216.947		113.957.426	Bank
Deposito berjangka	298.850.812		180.826.900	Time deposit
	372.346.917		300.223.832	

Catatan atas Laporan Keuangan Konsolidasi terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasi secara keseluruhan.

The accompanying notes form an integral part of these consolidated financial statements.



LAPORAN KEUANGAN TAHUN 2014

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2014 DAN 2013

PT MNC KAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013

	31 Desember/ December 31, 2014	Catatan/ Notes	31 Desember/ December 31, 2013	
	Rp Juta/ Rp Million		Rp Juta/ Rp Million	
ASET				ASSETS
Kas dan setara kas	2.753.020	5	372.346	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	-	6	215.194	Restricted cash in bank
Deposito dan piutang pada Lembaga Kliring dan Penjaminan Efek Indonesia	132.940	7	81.733	Deposits and receivables from Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang nasabah	-	8,43	-	Receivables from customers
Pihak berelasi	11		-	Related parties
Pihak ketiga	533.566		420.151	Third parties
Efek-efek	-	9,43	-	Securities
Pihak berelasi	379.273		279.122	Related parties
Pihak ketiga	1.874.690		119.411	Third parties
Piutang pembiayaan	-	10,43	-	Financing receivables
Pihak berelasi	40.081		41.986	Related parties
Pihak ketiga	1.229.171		937.491	Third parties
Cadangan kerugian penurunan nilai	(13.871)		(8.315)	Allowance for impairment losses
Kredit	-	11	-	Loans
Pihak ketiga - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 128.402 juta	6.057.996		-	Third parties - net of allowance for impairment losses of Rp 128,402 million
Piutang pembiayaan Murabahah - bersih	-	12,43	-	Murabahah financing receivables - net
Pihak berelasi	5.163		9.297	Related parties
Pihak ketiga	542.170		361.311	Third parties
Cadangan kerugian penurunan nilai	(5.918)		(2.368)	Allowance for impairment losses
Premi dan aset reasuransi	-	13,43	-	Premiums and reinsurance assets
Pihak berelasi	19.998		12.604	Related parties
Pihak ketiga	304.397		182.890	Third parties
Cadangan kerugian penurunan nilai	(841)		(327)	Allowance for impairment losses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 192.866 juta tahun 2014 dan Rp 55.764 juta tahun 2013	149.007	14	49.702	Property and equipment - net of accumulated depreciation of Rp 192,866 million in 2014 and Rp 55,764 million in 2013
Aset AI - Ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp 123.071 juta tahun 2014 dan Rp 43.053 juta tahun 2013	177.856	15	141.824	AI - Ijarah assets - net of accumulated depreciation of Rp 123,071 million in 2014 and Rp 43,053 million in 2013
Goodwill	364.163	16	5.494	Goodwill
Aset pajak tangguhan	102.879	41	16.545	Deferred tax assets
Aset lain-lain	370.439	17,43	228.903	Other assets
JUMLAH ASET	15.016.190		3.464.994	TOTAL ASSETS

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2014 DAN 2013 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013 (Continued)

	31 Desember/ December 31, 2014 Rp Juta/ Rp Million	Catatan/ Notes	31 Desember/ December 31, 2013 Rp Juta/ Rp Million	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan		18,43		Deposits
Pihak berelasi	881.889		-	Related parties
Pihak ketiga	6.815.214		-	Third parties
Simpanan dari bank lain	235.948	19	-	Deposits from other banks
Liabilitas segera	21.140		-	Liabilities payable immediately
Utang				Payables to
Lembaga Kliring dan				Institute of Clearing and Settlement
Penjaminan Perusahaan Efek				Guarantee for Securities Company
Indonesia	165.189	7	97.371	in Indonesia
Nasabah	442.731	20,43	304.130	Customer
Utang reasuransi dan utang lain-lain	147.451	21	69.407	Reinsurance and other payables
Utang pajak	22.576	22	19.132	Taxes payable
Liabilitas kontrak asuransi dan investasi	377.296	23	269.421	Insurance and investment contracts liability
Utang bank dan institusi keuangan				Loans from bank and non-bank
non-bank	828.954	24	758.852	financial institutions
Utang AI - Musyarakah	495.122	25	228.547	AI - Musyarakah loan
Utang AI - Mudharabah	240.361	26	236.744	AI - Mudharabah loan
Utang obligasi - bersih	280.990	27	321.303	Bonds payable - net
Utang sewa pembiayaan	11.718	28,43	5.264	Obligations under finance lease
Liabilitas imbalan pasca kerja	66.654	29	19.323	Post-employment benefits obligation
Liabilitas lain-lain	113.214	30	6.120	Other liabilities
Uang muka setoran modal	-	31	363.500	Advance for stock subscription
JUMLAH LIABILITAS	11.146.447		2.699.114	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal dasar 15.000.000.000 saham tahun 2014				Authorized - 15,000,000,000 shares in
dan 4.000.000.000 saham tahun 2013				2014 and 4,000,000,000 shares in 2013
dengan nilai nominal Rp 100 per saham				with par value of Rp 100 per share
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
4.003.176.745 saham				4,003,176,745 shares
pada tahun 2014 dan				in 2014 and
1.364.347.500 saham				1,364,347,500 shares
pada tahun 2013	400.318	32	136.434	in 2013
Tambahan modal disetor	2.265.021	33	146.308	Additional paid-in capital
Modal lain-lain -				Other capital -
opsi saham karyawan	5.672		11.790	employee stock option
Komponen ekuitas lainnya	(50.647)	34	(10)	Other equity components
Saldo laba:				Retained earnings:
Ditentukan penggunaannya	2.500		2.000	Appropriated
Belum ditentukan penggunaannya	510.622		490.070	Unappropriated
Dikurangi biaya perolehan saham				Less cost of treasury stock
diperoleh kembali sebesar				12,367,100 shares in 2014 and
12.367.100 saham tahun 2014 dan				11,365,000 shares in 2013
11.365.000 saham tahun 2013	(21.940)	35	(20.807)	Equity attributable to the
Ekuitas yang dapat diatribusikan				owners of parent
kepada pemilik entitas induk	3.111.546		765.785	Non - controlling interest
Kepentingan nonpengendali	758.197	36	95	
JUMLAH EKUITAS	3.869.743		765.880	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	15.016.190		3.464.994	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2014 DAN 2013

PT MNC KAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	2014 Rp Juta/ Rp Million	Catatan/ Notes	2013 Rp Juta/ Rp Million	
PENDAPATAN				REVENUES
Pendapatan premi bersih	358.763	37,43	256.207	Net premium income
Pendapatan pembiayaan dan sewa operasi	318.772	37,43	269.678	Financing income and operating lease
Bunga dan dividen	107.003	37,43	44.323	Interest and dividends
Pendapatan murabahah	82.595	43	44.126	Murabahah income
Pendapatan (kerugian) manajemen investasi	64.013	37,43	(39.482)	Investment banking income (loss)
Komisi perantara pedagang efek	47.012	37,43	58.125	Brokerage commissions
Jasa manager investasi	41.750		74.531	Investment management fees
Pendapatan Sewa AI - Ijarah - bersih	19.023		10.042	AI - Ijarah lease income - net
Jumlah Pendapatan	1.038.931		717.551	Total Revenues
Beban umum dan administrasi	(488.181)	38	(333.763)	General and administrative expense
Klaim dan manfaat	(168.605)	39	(106.288)	Claims and benefits
Beban keuangan	(137.946)		(104.504)	Interest and bank charges
Beban bagi hasil syariah	(79.900)		(36.862)	Syariah profit sharing expense
Perubahan dalam liabilitas kontrak investasi	(43.506)		(16.821)	Change in investment contract liabilities
Komisi neto	(41.592)		(57.400)	Net commission
Perubahan dalam liabilitas kontrak asuransi	(19.006)		(8.452)	Change in insurance contract liabilities
Perubahan neto estimasi klaim retensi sendiri	(8.273)		(5.057)	Net change in estimated claim
Penurunan nilai piutang	(6.223)		(32.681)	Impairment losses
Pendapatan bunga	11.014		16.173	Interest income
Lain-lain-neto	(1.308)	40	(6.681)	Others - net
LABA SEBELUM PAJAK	55.405		25.214	INCOME BEFORE TAX
BEBAN PAJAK BERSIH	(27.229)	41	(19.570)	INCOME TAX EXPENSE - NET
LABA BERSIH	28.176		5.645	NET INCOME
PENDAPATAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Laba (rug) belum direalisasi atas perubahan nilai wajar aset keuangan tersedia untuk dijual	16.664		(823)	Unrealized gain (loss) on changes in fair value of available for sale financial asset
JUMLAH LABA KOMPREHENSIF	44.840		4.821	TOTAL COMPREHENSIVE INCOME
LABA BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				NET INCOME ATTRIBUTABLE TO:
Pemilik entitas induk	25.162		5.641	Owners of the parent
Kepentingan nonpengendali	3.014	36	4	Non-controlling interest
JUMLAH	28.176		5.645	TOTAL
LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:
Pemilik entitas induk	31.007		4.817	Owners of the parent
Kepentingan nonpengendali	13.833		4	Non-controlling interest
JUMLAH	44.840		4.821	TOTAL
LABA PER SAHAM		42		EARNINGS PER SHARE
(Rupiah penuh)				(Full Rupiah amount)
Dasar	10,86		4,16	Basic
Dilusian	10,85		4,12	Diluted

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

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See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

catatan atas laporan keuangan konsolidasian yang merupakan bagian tidak terpisahkan dari laporan keuangan konsolidasian.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN

UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2014 DAN 2013

PT MNC KAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	2014	2013	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Bunga, provisi dan komisi kredit yang diterima	217.745	35.712	Interest, loan commissions and fees received
Bunga, hadiah, provisi dan komisi dana yang dibayar	(145.521)	-	Interest, prizes, fund commissions and fees paid
Penjualan portofolio efek	156.444	504.825	Proceeds from sale of securities owned
Penerimaan dari premi dan klaim reasuransi	151.618	142.542	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	47.012	58.125	Receipts from brokerage commissions
Penerimaan pendapatan manager investasi	43.926	78.425	Receipts from management investment fee
Penerimaan (pembayaran) dari pembiayaan konsumen - bersih	142.186	(3.734)	Receipts (payments) of consumer financing - net
Penerimaan lainnya	43.105	6.127	Other receipts
Penerimaan dari jasa penasihat keuangan	1.317	13.942	Receipts from financial advisory services
Pembayaran pajak	(39.021)	(18.009)	Payments for taxes
Pembayaran kepada karyawan	(235.688)	(169.377)	Payments to employees
Pembayaran kepada pemasok	(392.906)	(303.255)	Payments to suppliers
Penerimaan kepada nasabah	19.203	34.723	Receipts from customers
Perolehan portofolio efek	(177.279)	(517.950)	Acquisitions of securities owned
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	(167.859)	(137.904)	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Efek-efek	656	-	Securities
Kredit	(169.142)	-	Loans
Aset lain-lain	1.029.337	-	Other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Liabilitas segera	459.140	-	Liabilities payable immediately
Simpanan	(1.277.683)	-	Deposits
Simpanan dari bank lain	(703.209)	-	Deposits from other banks
Liabilitas lain-lain	409.162	-	Other Liabilities
Kas bersih digunakan untuk aktivitas operasi	(419.598)	(137.904)	Net cash used in operating activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Kas dan setara kas dari akuisisi entitas anak setelah dikurangi biaya akuisisi	2.310.153	-	Cash and cash equivalents from subsidiaries acquired less acquisition cost
Penerimaan dari penjualan aset AI-ijarah	5.257	-	Proceeds from sale of AI-ijarah assets
Penerimaan dari penjualan aset tetap	9.494	4.360	Proceeds from sale of property and equipment
Penerimaan dividen	36	58	Dividends received
Perolehan aset tetap	(32.379)	(9.282)	Acquisitions of property and equipment
Penambahan aset AI-ijarah	(126.624)	(184.877)	Acquisitions of AI-ijarah assets
Penempatan investasi	(1.123.715)	(389.532)	Placements of investments
Kas bersih diperoleh dari (digunakan untuk) aktivitas investasi	1.042.222	(579.273)	Net cash flows provided by (used in) investing activities

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2014 DAN 2013
(Lanjutan)

PT MNC KAPITAL INDONESIA Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013
(Continued)

	2014	2013	
	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman	1.780.406	1.055.590	Proceeds from borrowings
Penerimaan (pengembalian) uang muka setoran modal	(363.500)	363.500	Proceeds from (repayment of) advance for stock subscription
Penerimaan setoran modal saham	2.351.897	16.470	Proceeds from issuance of capital stock
Penerbitan obligasi	-	225.000	Issuance of bonds
Pelunasan obligasi	(41.000)	-	Redemption of bonds payable
Pembayaran dividen	(4.111)	(20.418)	Payment of dividends payable
Pembayaran pinjaman pada pihak ketiga	(1.758.977)	(714.935)	Payments of loans to third parties
Pembayaran pinjaman pada pihak berelasi	-	(4.500)	Payments to related parties
Pembayaran bunga	(205.504)	(134.730)	Payments of interest
Pembelian kembali saham beredar	(1.133)	(9)	Purchase of treasury stock
Kas bersih diperoleh dari aktivitas pendanaan	1.758.078	785.968	Net cash flows provided by in financing activities
KENAIKAN BERSIH KAS DAN SETARA KAS	2.380.702	68.791	NET INCREASE IN CASH AND CASH EQUIVALENTS
Pengaruh perubahan selisih kurs terhadap kas dan setara kas	(28)	3.332	Net foreign exchange difference on cash and cash equivalents
KAS DAN SETARA KAS AWAL TAHUN	372.346	300.224	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS AKHIR TAHUN	2.753.020	372.346	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.



LAPORAN KEUANGAN TAHUN 2015

		31 Desember/ December 31, 2015 Rp Juta/ Rp Million	31 Desember/ December 31, 2014 *) Rp Juta/ Rp Million	1 Januari 2014/ 31 Desember 2013/ January 1, 2014/ December 31, 2013 *) Rp Juta/ Rp Million	
Catatan/ Notes					
ASET					ASSETS
Kas dan setara kas	5	3.799.582	2.753.020	372.346	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	6	100.000	-	215.194	Restricted cash in bank
Deposito yang dijadikan jaminan pada Lembaga Klining dan Penjaminan Efek Indonesia	7	6.271	5.932	5.514	Deposits used as collateral with Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang pada Lembaga Klining dan Penjaminan Efek Indonesia	7	124.296	127.008	76.219	Receivables from Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang nasabah	8	-	11	-	Receivables from customers
Pihak berelasi	43	1.188.893	533.566	420.151	Related parties
Pihak ketiga	9	275.479	379.273	279.122	Third parties
Efek-efek	43	2.915.164	1.874.690	119.411	Securities
Pihak berelasi	10	80.016	40.081	41.986	Related parties
Pihak ketiga	43	1.733.153	1.229.170	937.491	Third parties
Piutang pembiayaan	11	(13.823)	(13.871)	(8.315)	Financing receivables
Pihak berelasi	12	7.038.177	6.186.398	-	Related parties
Pihak ketiga	43	(37.962)	(128.402)	-	Third parties
Cadangan kerugian penurunan nilai	13	1.511	5.163	9.297	Allowance for impairment losses
Kredit	14	617.536	542.170	361.311	Loans
Pihak ketiga	15	(8.085)	(5.918)	(2.368)	Third parties
Cadangan kerugian penurunan nilai	16	5.840	19.998	12.604	Allowance for impairment losses
Premi dan aset reasuransi	17	332.889	304.397	182.890	Premiums and reinsurance assets
Pihak berelasi		(8.120)	(841)	(327)	Related parties
Pihak ketiga					Third parties
Cadangan kerugian penurunan nilai					Allowance for impairment losses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 192.711 juta pada 31 Desember 2015, Rp 192.866 juta pada 31 Desember 2014 dan Rp 55.764 juta pada 1 Januari 2014/31 Desember 2013	14	200.743	149.007	49.702	Property and equipment - net of accumulated depreciation of Rp 192,711 million as of December 31, 2015, Rp 192,866 million as of December 31, 2014 and Rp 55,764 million as of January 1, 2014/December 31, 2013
Aset AI - ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp 177.086 juta pada 31 Desember 2015, Rp 123.071 juta pada 31 Desember 2014 dan Rp 43.053 juta pada 1 Januari 2014/31 Desember 2013	15	121.294	177.856	141.824	AI - Ijarah assets - net of accumulated depreciation of Rp 177,086 million as of December 31, 2015, Rp 123,071 million as of December 31, 2014 and Rp 43,053 million as of January 1, 2014/December 31, 2013
Goodwill	16	364.163	364.163	5.494	Goodwill
Aset pajak tangguhan	41	110.126	101.687	14.441	Deferred tax assets
Aset lain-lain	17	447.526	370.441	228.903	Other assets
JUMLAH ASET		19.394.669	15.014.999	3.462.890	TOTAL ASSETS

*) Disajikan kembali - Catatan 2

*) As restated - Note 2

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2015, 2014 DAN
1 JANUARI 2014/31 DESEMBER 2013 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2015, 2014 AND
JANUARY 1, 2014/DECEMBER 31, 2013 (Continued)

		31 Desember/ December 31, 2015	31 Desember/ December 31, 2014 *)	1 Januari 2014/ January 1, 2014/ December 31, 2013 *)	
	Catatan/ Notes	Rp Juta/ Rp Million	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Simpanan	18				Deposits
Pihak berelasi	43	805.789	881.889	-	Related parties
Pihak ketiga		8.818.646	6.815.214	-	Third parties
Simpanan dari bank lain	19	500.705	235.948	-	Deposits from other banks
Liabilitas segera		14.127	21.140	-	Liabilities immediately payable
Utang kepada					Payables to
Lembaga Klining dan Penjaminan					Institute of Clearing and Settlement
Perusahaan Efek	7	195.519	165.189	97.371	Guarantee for Securities Company
Indonesia					in Indonesia
Nasabah	20,43	1.042.087	442.731	304.130	Customers
Utang reasuransi dan utang lain-lain	21	180.488	147.451	69.407	Reinsurance and other payables
Utang pajak	22	30.130	22.578	19.132	Taxes payable
Liabilitas kontrak asuransi dan investasi	23	395.072	377.296	269.421	Insurance and investment contracts liability
Utang bank dan institusi keuangan					Loans from bank and non-bank
non-bank	24	854.278	828.954	758.852	financial institutions
Utang Al-Musyarakah	25	763.964	495.122	228.547	Al-Musyarakah loan
Utang Al-Mudharabah	26	203.312	240.361	236.744	Al-Mudharabah loan
Utang obligasi - bersih	27	281.508	280.990	321.303	Bonds payable - net
Utang sewa pembiayaan	28	16.127	11.718	5.264	Obligations under finance lease
Liabilitas imbalan pasca kerja	2,29	53.905	57.876	11.110	Employee benefits obligation
Liabilitas lain-lain	30	35.026	113.716	6.428	Other liabilities
Utang muka setoran modal		-	-	363.500	Advance for stock subscription
JUMLAH LIABILITAS		14.190.863	11.138.171	2.691.209	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal dasar - 15.000.000.000 saham pada					Authorized - 15,000,000,000 shares as of
31 Desember 2015 dan 2014					December 31, 2015 and 2014
dan 4.000.000.000 saham pada					and 4,000,000,000 shares as of
31 Desember 2013 dengan nilai nominal					December 31, 2013 with par value of
Rp 100 per saham					Rp 100 per share
Modal ditempatkan dan disetor penuh -					Issued and fully paid -
4.689.385.060 saham tahun 2015,					4,689,385,060 shares in 2015,
4.003.176.745 saham tahun 2014 dan					4,003,176,745 shares in 2014 and
1.364.347.500 saham tahun 2013	31	468.939	400.318	136.434	1,364,347,500 shares in 2013
Tambahan modal disetor	32	3.257.687	2.265.021	146.308	Additional paid-in capital
Modal lain-lain -					Other capital -
opsi saham karyawan	33	6.472	5.672	11.790	employee stock option
Komponen ekuitas lainnya	34	(17.211)	(44.415)	6.339	Other equity components
Saldo laba:					Retained earnings:
Ditentukan penggunaannya		3.500	2.500	2.000	Appropriated
Belum ditentukan penggunaannya		446.545	511.474	489.521	Unappropriated
Dikurangi biaya perolehan saham yang					Less cost of treasury stock
diperoleh kembali sebesar					9,401,800 shares in 2015,
9.401.800 saham tahun 2015,					12,367,100 shares in 2014 and
12.367.100 saham tahun 2014 dan	35	(16.347)	(21.940)	(20.807)	11,365,000 shares in 2013
11.365.000 saham tahun 2013					Equity attributable to the
Ekuitas yang dapat distribusikan		4.149.585	3.118.630	771.585	owners of the Company
kepada pemilik entitas induk	36	1.054.421	758.198	96	Non-controlling interests
Kepentingan nonpengendali					
JUMLAH EKUITAS		5.204.006	3.876.828	771.881	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		19.394.869	15.014.999	3.462.890	TOTAL LIABILITIES AND EQUITY

*) Disajikan kembali - Catatan 2

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

*) As restated - Note 2

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF
LAIN KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2015 DAN 2014

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2015 AND 2014

	Catatan/ Notes	2015 Rp Juta/ Rp Million	2014 *) Rp Juta/ Rp Million	
PENDAPATAN				REVENUES
Pendapatan pembiayaan dan sewa operasi	37,43	378.485	318.772	Financing income and operating lease
Bunga dan dividen	37,43	396.462	107.003	Interest and dividends
Pendapatan premi bersih	37,43	279.814	358.763	Net premium income
Pendapatan murabahah	37,43	104.955	82.595	Murabahah income
Pendapatan manajemen investasi	37,43	40.365	1.089	Investment banking income
Komisi perantara pedagang efek	37,43	34.363	47.012	Brokerage commissions
Jasa manager investasi		28.252	41.750	Investment management fees
Pendapatan Sewa Al-ljarah - bersih		21.767	19.023	Al-ljarah lease income - net
Jumlah Pendapatan		1.284.463	976.007	Total Revenues
Beban umum dan administrasi	38	(795.729)	(487.425)	General and administrative expenses
Klaim dan manfaat	39	(137.838)	(168.605)	Claims and benefits
Beban keuangan		(148.746)	(137.946)	Interest and bank charges
Beban bagi hasil syariah		(95.774)	(79.900)	Syariah profit sharing expenses
Perubahan dalam liabilitas kontrak investasi		(15.667)	(43.506)	Change in investment contract liabilities
Komisi neto		(32.905)	(41.582)	Net commission
Perubahan dalam liabilitas kontrak asuransi		(9.543)	(19.006)	Change in insurance contract liabilities
Perubahan neto estimasi klaim retensi sendiri		6.421	(8.273)	Net change in estimated claim
Penurunan nilai		(29.799)	(6.223)	Impairment losses
Pendapatan bunga		7.213	11.014	Interest income
Lain-lain - bersih	40	(62.711)	61.616	Others - net
LABA (RUGI) SEBELUM PAJAK		(50.635)	56.161	INCOME (LOSS) BEFORE TAX
MANFAAT (BEBAN) PAJAK - BERSIH	41	12.299	(26.819)	INCOME TAX (EXPENSE) BENEFIT - NET
LABA (RUGI) BERSIH TAHUN BERJALAN		(38.336)	29.342	NET INCOME (LOSS) FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified subsequently to profit or loss
Pengukuran kembali atas kewajiban imbalan pasti	29	5.271	(156)	Remeasurement of defined benefits obligation
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi		(1.318)	39	Income tax relating to items that will not be reclassified to profit or loss
Subjumlah		3.953	(117)	Subtotal
Pos yang akan direklasifikasi ke laba rugi				Item that may be reclassified to profit or loss
Perubahan nilai wajar efek tersedia untuk dijual	9	73.916	22.219	Changes in fair value of available for sale (AFS) securities
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi		(18.479)	(5.555)	Income tax relating to item that may be reclassified to profit or loss
Subjumlah		55.437	16.664	Subtotal
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak		59.390	16.547	Total other comprehensive income for the year, net of tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		21.054	45.889	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA (RUGI) BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				NET INCOME (LOSS) ATTRIBUTABLE TO:
Pemilik entitas induk		(43.249)	26.328	Owners of the Company
Kepentingan nonpengendali		4.913	3.014	Non-controlling interests
JUMLAH		(38.336)	29.342	TOTAL
JUMLAH PENGHASILAN KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:
Pemilik entitas induk		(19.862)	32.056	Owners of the Company
Kepentingan nonpengendali	36	40.916	13.833	Non-controlling interests
JUMLAH		21.054	45.889	TOTAL

*) Disajikan kembali - Catatan 2

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

*) As restated - Note 2

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF
LAIN KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2015 DAN 2014 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2015 AND 2014 (Continued)

	Catatan/ Notes	2015 Rp Juta/ Rp Million	2014 *) Rp Juta/ Rp Million	
LABA (RUGI) PER SAHAM	42			EARNINGS (LOSS) PER SHARE
(Rupiah penuh)				(Full rupiah amount)
Dasar		(10,35)	11,10	Basic
Dilusi		(10,85)	11,08	Diluted

*) Disajikan kembali - Catatan 2

*) As restated - Note 2

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

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: catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2015 DAN 2014

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
DECEMBER 31, 2015 AND 2014

	2015 Rp Juta/ Rp Million	2014 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Bunga, provisi dan komisi kredit yang diterima	927.724	217.745	Interest, loan commissions and fees received
Bunga, hadiah, provisi dan komisi dana yang dibayar	(662.233)	(145.521)	Interest, prizes, fund commissions and fees paid
Penerimaan dari penjualan portofolio efek	151.826	156.444	Proceeds from sale of securities owned
Penerimaan dari premi dan klaim reasuransi	131.242	151.618	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	34.363	47.012	Receipts from brokerage commissions
Penerimaan pendapatan manager investasi	31.014	43.926	Receipts from management investment fee
Penerimaan (pembayaran) dari pembiayaan konsumen - bersih	(37.066)	142.186	Receipts (payments) of consumer financing - net
Penerimaan (pembayaran) lainnya	(159.299)	43.105	Other receipts (payments)
Penerimaan dari jasa penasehat keuangan	2.796	1.317	Receipts from financial advisory services
Pembayaran pajak penghasilan	(13.915)	(26.861)	Payments of income taxes
Pembayaran kepada karyawan	(355.019)	(247.848)	Payments to employees
Pembayaran kepada pemasok	(499.218)	(508.582)	Payments to suppliers
Penerimaan (pembayaran) dari nasabah Perolehan portofolio efek	(39.285)	19.203	Receipts from (payments to) customers
	(142.054)	(177.279)	Acquisitions of securities owned
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	(629.124)	(283.542)	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Efek-efek	(205.264)	656	Securities
Kredit	(948.770)	(169.142)	Loans
Tagihan derivatif	(7.550)	-	Derivative receivable
Aset lain-lain	(66.067)	1.029.337	Other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Liabilitas segera	6.142	459.140	Liabilities payable immediately
Simpanan	2.189.731	(1.277.683)	Deposits
Simpanan dari bank lain	625.106	(703.209)	Deposits from other banks
Liabilitas derivatif	3.602	-	Derivative payable
Liabilitas lain-lain	(81.037)	409.162	Other liabilities
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Operasi	886.769	(535.281)	Net Cash Provided by (Used in) Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Kas dan setara kas dari akuisisi entitas anak setelah dikurangi biaya akuisisi	-	2.425.836	Cash and cash equivalents from subsidiaries acquired less acquisition cost
Penerimaan dari penjualan aset AI-ljarah	2.422	5.257	Proceeds from sale of AI-ljarah assets
Penerimaan dari penjualan aset tetap	6.465	9.494	Proceeds from sale of property and equipment
Penerimaan dividen	36	36	Dividends received
Perolehan aset tetap	(91.372)	(32.379)	Acquisitions of property and equipment
Penambahan aset AI-ljarah	(19.788)	(126.624)	Acquisitions of AI-ljarah assets
Penempatan investasi	(840.708)	(1.123.715)	Placements of investments
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Investasi	(942.945)	1.157.905	Net Cash Flows Provided by (Used in) Investing Activities

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2015 DAN 2014 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
DECEMBER 31, 2015 AND 2014 (Continued)

	2015 Rp Juta/ Rp Million	2014 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman	2.093.656	1.780.406	Proceeds from borrowings
Pengembalian uang muka setoran modal	-	(363.500)	Repayment of advance for stock subscription
Penerimaan setoran modal saham	1.056.187	2.351.897	Proceeds from issuance of capital stock
Pelunasan obligasi	-	(41.000)	Redemption of bonds payable
Pembayaran dividen	(20.680)	(4.111)	Payment of dividends payable
Pembayaran pinjaman pada pihak ketiga	(1.821.306)	(1.758.977)	Payments of loans to third parties
Pembayaran bunga	(210.048)	(205.504)	Payments of interest
Penerimaan dari penjualan saham yang diperoleh kembali	5.373	-	Proceeds from sale of treasury stock
Pembelian kembali saham beredar	-	(1.133)	Purchase of treasury stocks
Kas Bersih Diperoleh dari Aktivitas Pendanaan	1.103.182	1.758.078	Net Cash Flows Provided by Financing Activities
KENAIKAN BERSIH KAS DAN SETARA KAS	1.047.006	2.380.702	NET INCREASE IN CASH AND CASH EQUIVALENTS
Pengaruh perubahan selisih kurs terhadap kas dan setara kas	(444)	(28)	Net foreign exchange difference on cash and cash equivalents
KAS DAN SETARA KAS AWAL TAHUN	2.753.020	372.346	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS AKHIR TAHUN	3.799.582	2.753.020	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

LAPORAN KEUANGAN TAHUN 2016

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2016 DAN 2015

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016 AND 2015

	Catatan/ Notes	31 Desember/ December 31, 2016 Rp Juta/ Rp Million	31 Desember/ December 31, 2015 Rp Juta/ Rp Million	
ASET				ASSETS
Kas dan setara kas	5	3.245.481	3.682.608	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	6	-	100.000	Restricted cash in bank
Deposito yang dijadikan jaminan pada Lembaga Kliring dan Penjaminan Efek Indonesia	7	6.659	6.271	Deposits used as collateral with Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang pada Lembaga Kliring dan Penjaminan Efek Indonesia	7	143.543	124.296	Receivables from Institute of Clearing and Settlement Guarantee for Securities Company in Indonesia
Piutang nasabah				Receivables from customers
Pihak ketiga	8	1.213.479	1.188.893	Third parties
Efek-efek	9			Securities
Pihak berelasi	44	291.312	275.479	Related parties
Pihak ketiga		4.205.519	2.915.164	Third parties
Piutang pembiayaan	10			Financing receivables
Pihak berelasi	44	197.755	80.016	Related parties
Pihak ketiga		2.562.779	1.733.153	Third parties
Cadangan kerugian penurunan nilai		(21.552)	(13.823)	Allowance for impairment losses
Kredit	11			Loans
Pihak ketiga		7.915.557	7.038.177	Third parties
Cadangan kerugian penurunan nilai		(52.521)	(37.962)	Allowance for impairment losses
Piutang pembiayaan Murabahah - bersih	12			Murabahah financing receivables - net
Pihak berelasi	44	319	1.511	Related parties
Pihak ketiga		487.687	617.536	Third parties
Cadangan kerugian penurunan nilai		(4.429)	(8.085)	Allowance for impairment losses
Piutang pembiayaan Musyarakah Mutanaqisah - bersih	13			Musyarakah Mutanaqisah financing receivables - net
Pihak ketiga		85.982	-	Third parties
Cadangan kerugian penurunan nilai		(360)	-	Allowance for impairment losses
Premi dan aset reasuransi	14			Premiums and reinsurance assets
Pihak berelasi	44	9.680	5.840	Related parties
Pihak ketiga		372.789	332.889	Third parties
Cadangan kerugian penurunan nilai		(9.378)	(8.120)	Allowance for impairment losses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 220.152 juta pada 31 Desember 2016 dan Rp 192.711 juta pada 31 Desember 2015	15	224.300	200.743	Property and equipment - net of accumulated depreciation of Rp 220,152 million as of December 31, 2016 and Rp 192,711 million as of December 31, 2015
Aset AI - Ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp 213.269 juta pada 31 Desember 2016 dan Rp 177.086 juta pada 31 Desember 2015	16	77.967	121.294	AI - Ijarah assets - net of accumulated depreciation of Rp 213,269 million as of December 31, 2016 and Rp 177,086 million as of December 31, 2015
Goodwill	17	364.163	364.163	Goodwill
Aset pajak tangguhan	42	140.635	110.126	Deferred tax assets
Aset lain-lain	18	758.653	564.500	Other assets
JUMLAH ASET		22.216.019	19.394.669	TOTAL ASSETS

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2016 DAN 2015 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016 AND 2015 (Continued)

		31 Desember/ December 31, 2016	31 Desember/ December 31, 2015	
	Catatan/ Notes	Rp Juta/ Rp Million	Rp Juta/ Rp Million	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan	19			Deposits
Pihak berelasi	44	665.458	805.769	Related parties
Pihak ketiga		9.510.366	8.818.646	Third parties
Simpanan dari bank lain	20	507.316	500.705	Deposits from other banks
Liabilitas segera		33.266	14.127	Liabilities immediately payable
Utang kepada				Payables to
Lembaga Kliring dan Penjaminan				Institute of Clearing and Settlement
Perusahaan Efek				Guarantee for Securities Company
Indonesia	7	121.023	195.519	in Indonesia
Nasabah	21	1.148.686	1.042.087	Customers
Utang reasuransi dan utang lain-lain	22	183.995	180.488	Reinsurance and other payables
Utang pajak	23	28.362	30.130	Taxes payable
Liabilitas kontrak asuransi dan investasi	24	458.138	395.072	Insurance and investment contracts liability
Utang bank dan institusi keuangan				Loans from bank and non-bank
non-bank	25	1.728.885	854.278	financial institutions
Utang Al-Musyarakah	26	674.472	763.964	Al-Musyarakah loan
Utang Al-Mudharabah	27	140.454	203.312	Al-Mudharabah loan
Utang obligasi dan medium term notes - bersih	28	254.082	281.508	Bonds payable and medium term notes - net
Utang sewa pembiayaan	29	17.664	16.127	Obligations under finance lease
Liabilitas imbalan pasca kerja	30	65.911	53.905	Employee benefits obligation
Liabilitas lain-lain	31	272.662	35.026	Other liabilities
JUMLAH LIABILITAS		15.810.740	14.190.663	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Capital stock - Rp 100 per value per share
Modal dasar - 15.000.000.000 saham pada				Authorized - 15,000,000,000 shares as of
31 Desember 2016 dan 2015				December 31, 2016 and 2015
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
5.472.838.318 saham tahun 2016 dan				5,472,838,318 shares in 2016 and
4.689.385.060 saham tahun 2015				4,689,385,060 shares in 2015
Tambahan modal disetor	32	547.284	468.939	Additional paid-in capital
Modal lain-lain -	33	4.390.461	3.257.687	Other capital -
opsi saham karyawan	34	17.004	6.472	employee stock options
Komponen ekuitas lainnya	35	(78.467)	(17.211)	Other equity components
Saldo laba:				Retained earnings:
Ditentukan penggunaannya		3.500	3.500	Appropriated
Belum ditentukan penggunaannya		400.832	446.545	Unappropriated
Dikurangi biaya perolehan saham yang				Less cost of treasury stock
diperoleh kembali sebesar				9,401,800 shares in 2016 and
9.401.800 saham pada tahun 2016 dan				2015
2015	36	(17.559)	(16.347)	Equity attributable to the
Ekuitas yang dapat diatribusikan				owners of the Company
kepada pemilik entitas induk		5.263.055	4.149.585	Non-controlling interests
Kepentingan nonpengendali	37	1.142.224	1.054.421	
JUMLAH EKUITAS		6.405.279	5.204.006	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		22.216.019	19.394.669	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

**PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF
LAIN KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2016 DAN 2015**

**PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2016 AND 2015**

	Catatan/ Notes	2016 Rp Juta/ Rp Million	2015 Rp Juta/ Rp Million	
PENDAPATAN				REVENUES
Bunga dan dividen	38,44	1.173.241	1.058.524	Interest and dividends
Pendapatan pembiayaan dan sewa operasi	38,44	465.543	378.485	Financing income and operating lease
Pendapatan premi bersih	38,44	314.785	279.814	Net premium income
Pendapatan murabahah dan musyarakah	38,44	130.284	104.955	Murabahah and musyarakah income
Pendapatan manajemen investasi	38	104.558	40.365	Investment banking income
Komisi perantara pedagang efek	38,44	46.266	34.363	Brokerage commissions
Jasa manager investasi		22.128	28.252	Investment management fees
Pendapatan Sewa A-ljarah - bersih		20.056	21.767	A-ljarah lease income - net
Pendapatan bunga		10.483	7.213	Interest income
Jumlah Pendapatan		<u>2.287.344</u>	<u>1.953.738</u>	Total Revenues
BEBAN				EXPENSES
Beban umum dan administrasi	39	(997.940)	(795.729)	General and administrative expenses
Beban bunga	40	(859.893)	(813.539)	Interest expenses
Klaim dan manfaat		(196.103)	(137.838)	Claims and benefits
Beban bagi hasil syariah		(108.819)	(95.774)	Syariah profit sharing expenses
Penurunan nilai		(84.067)	(29.789)	Impairment losses
Komisi neto		(39.767)	(32.905)	Net commission
Beban administrasi		(10.158)	(8.782)	Bank charges
Lain-lain - bersih	41	(48.592)	(90.007)	Others - net
Jumlah Beban		<u>(2.345.139)</u>	<u>(2.004.373)</u>	Total Expenses
RUGI SEBELUM PAJAK		<u>(57.795)</u>	<u>(50.635)</u>	LOSS BEFORE TAX
MANFAAT PAJAK - BERSIH	42	<u>18.854</u>	<u>12.299</u>	INCOME TAX BENEFIT - NET
RUGI BERSIH TAHUN BERJALAN		<u>(38.941)</u>	<u>(38.336)</u>	LOSS FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK				OTHER COMPREHENSIVE INCOME, NET OF TAX
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified subsequently to profit or loss
Pengukuran kembali atas kewajiban imbalan pasti	30	(1.595)	3.953	Remeasurement of defined benefits obligation
Pos yang akan direklasifikasi ke laba rugi				Item that may be reclassified to profit or loss
Perubahan nilai wajar efek tersedia untuk dijual		(60.007)	55.437	Changes in fair value of available for sale (AFS) securities
Jumlah penghasilan komprehensif lain tahun berjalan, setelah pajak		<u>(61.602)</u>	<u>59.390</u>	Total other comprehensive income for the year, net of tax
JUMLAH LABA (RUGI) KOMPREHENSIF TAHUN BERJALAN		<u>(100.543)</u>	<u>21.054</u>	TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR
LABA (RUGI) BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				PROFIT (LOSS) ATTRIBUTABLE TO:
Pemilik entitas induk		(45.713)	(43.249)	Owners of the Company
Kepentingan nonpengendali		6.772	4.913	Non-controlling interests
JUMLAH		<u>(38.941)</u>	<u>(38.336)</u>	TOTAL
JUMLAH LABA (RUGI) KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME (LOSS) ATTRIBUTABLE TO:
Pemilik entitas induk		(107.639)	(19.862)	Owners of the Company
Kepentingan nonpengendali	37	7.096	40.916	Non-controlling interests
JUMLAH		<u>(100.543)</u>	<u>21.054</u>	TOTAL

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
 LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF
 LAIN KONSOLIDASIAN
 UNTUK TAHUN-TAHUN YANG BERAKHIR
 31 DESEMBER 2016 DAN 2015 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
 CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
 AND OTHER COMPREHENSIVE INCOME
 FOR THE YEARS ENDED
 DECEMBER 31, 2016 AND 2015 (Continued)

	Catatan/ Notes	2016	2015 *)	
RUGI PER SAHAM	43			LOSS PER SHARE,
(Rupiah penuh)				(Full rupiah amount)
Dasar		(9,22)	(10,33)	Basic
Dilusi		(9,22)	(10,33)	Diluted

*) Disajikan kembali - Catatan 43

*) As restated - Note 43

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

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catatan atas laporan keuangan konsolidasian yang merupakan an yang tidak terpecahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2016 DAN 2015

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
DECEMBER 31, 2016 AND 2015

	2016 Rp Juta/ Rp Million	2015 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Bunga, provisi dan komisi kredit yang diterima	1.051.539	927.724	Interest, loan commissions and fees received
Penerimaan dari penjualan portofolio efek	714.932	151.826	Proceeds from sale of securities owned
Penerimaan (pembayaran) dari nasabah	141.772	(39.285)	Receipts from (payments to) customers
Penerimaan dari premi dan klaim reasuransi	76.199	131.242	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	46.266	34.363	Receipts from brokerage commissions
Penerimaan pendapatan manager investasi	21.675	31.014	Receipts from management investment fee
Penerimaan dari jasa penasehat keuangan	4.452	2.796	Receipts from financial advisory services
Pembayaran kepada karyawan	(457.591)	(355.019)	Payments to employees
Bunga, hadiah, provisi dan komisi dana yang dibayar	(696.759)	(662.233)	Interest, prizes, fund commissions and fees paid
Perolehan portofolio efek	(724.939)	(142.054)	Acquisitions of securities owned
Pembayaran kepada pemasok	(820.559)	(704.253)	Payments to suppliers
Pembayaran pajak penghasilan	(14.995)	(13.915)	Payments of income taxes
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	(658.008)	(637.794)	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Efek-efek	180.963	(205.264)	Securities
Tagihan derivatif	3.399	(7.550)	Derivative receivable
Penempatan pada Bank Indonesia dan bank lain	(28.951)	(116.973)	Placement with Bank Indonesia and other banks
Aset lain-lain	(173.935)	(66.068)	Other assets
Kredit	(934.372)	(948.770)	Loans
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Simpanan	409.296	2.189.731	Deposits
Liabilitas lain-lain	159.008	(81.037)	Other liabilities
Liabilitas segera	17.896	6.142	Liabilities payable immediately
Simpanan dari bank lain	6.611	625.106	Deposits from other banks
Liabilitas derivatif	(138)	3.602	Derivative payable
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Operasi	(1.018.231)	761.125	Net Cash Provided by (Used in) Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dari penjualan aset tetap	9.310	6.465	Proceeds from sale of property and equipment
Penerimaan dari penjualan aset AI-ijarah	4.318	2.422	Proceeds from sale of AI-ijarah assets
Penerimaan dividen	2.051	36	Dividends received
Perolehan aset tetap	(67.100)	(91.372)	Acquisitions of property and equipment
Penambahan aset AI-ijarah	(1.292)	(19.788)	Acquisitions of AI-ijarah assets
Penempatan investasi	(1.121.470)	(840.708)	Placements of investments
Kas Bersih Digunakan untuk Aktivitas Investasi	(1.174.183)	(942.945)	Net Cash Flows Used in Investing Activities

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2016 DAN 2015 (Lanjutan)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
DECEMBER 31, 2016 AND 2015 (Continued)

	2016 Rp Juta/ Rp Million	2015 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman	3.054.141	2.093.656	Proceeds from borrowings
Penerimaan setoran modal saham	1.211.322	1.064.413	Proceeds from issuance of capital stock
Pelunasan obligasi	(59.000)	-	Redemption of bonds payable
Pembayaran pinjaman pada pihak ketiga	(2.297.923)	(1.821.306)	Payments of loans to third parties
Pembayaran dividen	-	(20.680)	Payment of dividends payable
Pembayaran bunga	(169.600)	(210.048)	Payments of interest
Penerimaan dari penjualan saham yang diperoleh kembali	16.347	5.373	Proceeds from sale of treasury stock
Kas Bersih Diperoleh dari Aktivitas Pendanaan	1.755.287	1.111.408	Net Cash Flows Provided by Financing Activities
KENAIKAN (PENURUNAN) BERSIH KAS DAN SETARA KAS	(437.127)	929.588	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	3.682.608	2.753.020	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS AKHIR TAHUN	3.245.481	3.682.608	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

The background of the page features a faint, light blue illustration of a hand holding a shield. The hand is positioned as if supporting the shield from below. The shield is partially visible on the left side of the page, showing yellow and blue wavy patterns. The overall tone is professional and institutional.

LAPORAN KEUANGAN TAHUN 2017

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
ASET				ASSETS
Kas dan setara kas	5	1.780.674	3.245.481	Cash and cash equivalents
Deposito yang dijadikan jaminan pada lembaga kliring dan penjaminan efek Indonesia	6	7.012	6.659	Deposits used as collateral with Institute of clearing and settlement guarantee for securities company in Indonesia
Piutang pada lembaga kliring dan penjaminan efek Indonesia	6	237.072	143.543	Receivables from Institute of clearing and settlement guarantee for securities company in Indonesia
Piutang nasabah - pihak ketiga	7	811.042	1.213.479	Receivables from customers - third parties
Efek-efek	8			Securities
Pihak berelasi		269.888	291.312	Related parties
Pihak ketiga		3.998.739	4.205.519	Third parties
Piutang pembiayaan	9			Financing receivables
Pihak berelasi		184.885	197.755	Related parties
Pihak ketiga		2.640.852	2.562.779	Third parties
Cadangan kerugian penurunan nilai		(22.184)	(21.552)	Allowance for impairment losses
Kredit	10			Loans
Pihak ketiga		7.056.054	7.915.557	Third parties
Cadangan kerugian penurunan nilai		(331.116)	(52.521)	Allowance for impairment losses
Piutang pembiayaan Murabahah	11			Murabahah financing receivables
Pihak berelasi		555	319	Related parties
Pihak ketiga		305.296	487.687	Third parties
Cadangan kerugian penurunan nilai		(2.714)	(4.429)	Allowance for impairment losses
Piutang pembiayaan Musyarakah	12			Musyarakah Mutanaqisah financing receivables
Mutanaqisah				
Pihak ketiga		169.120	85.982	Third parties
Cadangan kerugian penurunan nilai		(247)	(360)	Allowance for impairment losses
Premi dan aset reasuransi	13			Premiums and reinsurance assets
Pihak berelasi		34.993	9.680	Related parties
Pihak ketiga		424.687	372.789	Third parties
Cadangan kerugian penurunan nilai		(10.577)	(9.378)	Allowance for impairment losses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp. 253.947 juta pada 31 Desember 2017 dan Rp. 220.152 juta pada 31 Desember 2016	14	263.440	224.300	Property and equipment - net of accumulated depreciation of Rp. 253,947 million as of December 31, 2017 and Rp. 220,152 million as of December 31, 2016
Aset AL - Ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp. 207.814 juta pada 31 Desember 2017 dan Rp. 213.269 juta pada 31 Desember 2016	15	59.230	77.967	Al - Ijarah assets - net of accumulated depreciation of Rp. 207,814 million as of December 31, 2017 and Rp. 213,269 million as of December 31, 2016
Goodwill	16	364.163	364.163	Goodwill
Aset pajak Tangguhan	40	397.604	140.635	Deferred tax assets
Aset lain-lain	17	1.244.795	758.653	Other Assets
JUMLAH ASET		19.883.263	22.216.019	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan	18			Deposits
Pihak berelasi		533.534	665.458	Related parties
Pihak ketiga		8.443.515	9.510.366	Third parties
Simpanan dari bank lain	19	197.257	507.316	Deposits from other banks
Liabilitas segera		14.726	33.266	Liabilities immediately payable
Utang kepada Lembaga Kliring dan penjaminan perusahaan efek Indonesia	6	172.534	121.023	Payables to Institute of Clearing and settlement guarantee for securities company in Indonesia
Utang nasabah	20	782.331	1.148.686	Customers payables
Utang reasuransi dan utang lain-lain	21	288.999	183.995	Reinsurance and other payables
Utang pajak	40	27.056	28.362	Taxes payable
Liabilitas kontrak asuransi dan investasi	22	512.277	458.138	Insurances and investment contract liability
Utang bank dan institusi keuangan non-bank	23	2.002.729	1.728.885	Loans from bank and non-bank financial institutions
Utang Al-Musyarakah	24	556.018	674.472	Al-Musyarakah loan
Utang Al-Mudharabah	25	105.067	140.454	Al-Mudharabah loan
Utang obligasi dan medium term notes - bersih	26	294.208	254.082	Bonds payable and medium term notes - net
Utang sewa pembiayaan	27	47.394	17.664	Obligations under finance lease
Liabilitas imbalan pasca kerja	28	73.595	65.911	Employee benefits obligation
Liabilitas lain-lain	29	204.503	272.662	Other liabilities
JUMLAH LIABILITAS		14.255.743	15.810.740	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Capital stock - Rp 100 per value per share
Modal dasar - 15.000.000.000 saham pada 31 Desember 2017 dan 2016				Authorized - 15,000,000,000 shares as of December 31, 2017 and 2016
Modal ditempatkan dan disetor penuh - 5.472.838.318 saham pada 31 Desember 2017 dan 2016	30	547.284	547.284	Issued and fully paid - 5,472,838,318 shares in December 31, 2017 and 2016
Tambahan modal disetor	31	4.390.461	4.390.461	Additional paid-in capital
Modal lain-lain - opsi saham karyawan	32	26.532	17.004	Other capital - employee stock options
Komponen ekuitas lainnya	33	(131.113)	(78.467)	Other equity components
Saldo laba :				Retained earnings:
Ditentukan penggunaannya		3.500	3.500	Appropriated
Belum ditentukan penggunaannya		66.178	400.832	Unappropriated
Dikurangi biaya perolehan saham yang diperoleh kembali sebesar 9.390.800 saham pada 31 Desember 2017 dan 2016	34	(17.559)	(17.559)	Less cost of treasury stock 9,390,800 shares in December 31, 2017 and 2016
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk		4.885.283	5.263.055	Equity attributable to the owners of the Company
Kepentingan nonpengendali	35	742.237	1.142.224	Non-controlling interests
JUMLAH EKUITAS		5.627.520	6.405.279	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		19.883.263	22.216.019	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR TANGGAL
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEAR ENDED
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
PENDAPATAN				REVENUES
Bunga dan dividen	36,42	1.151.002	1.173.241	Interest and dividends
Pendapatan pembiayaan dan sewa operasi	36,42	647.020	465.543	Financing income and operating lease
Pendapatan premi bersih	36,42	306.505	314.785	Net premium income
Pendapatan murabahah dan musarakah	36,42	103.054	130.284	Murabahah and musarakah income
Pendapatan manajemen investasi	36	95.368	104.558	Investment banking income
Komisi perantara pedagang efek	36,42	48.762	46.266	Brokerage commissions
Jasa manager investasi		25.284	22.128	Investment management fees
Pendapatan sewa AL-ijarah – bersih		3.518	20.056	Al-ijarah lease income – net
Pendapatan bunga		5.732	10.483	Interest income
Jumlah Pendapatan		2.386.245	2.287.344	Total Revenues
BEBAN				EXPENSES
Beban umum dan administrasi	37	1.158.072	997.940	General and administrative expenses
Beban bunga	38	963.534	859.693	Interest expenses
Penurunan nilai	10	890.291	84.067	Impairment losses
Klaim dan manfaat		226.179	196.103	Claims and benefits
Beban bagi hasil syariah		81.925	108.819	Syariah profit sharing expenses
Komisi neto		19.598	39.767	Net commission
Beban administrasi		12.395	10.158	Bank charges
Lain-lain – bersih	39	14.970	48.592	Others – net
Jumlah Beban		3.366.964	2.345.139	Total expenses
RUGI SEBELUM PAJAK		(980.719)	(57.795)	LOSS BEFORE TAX
MANFAAT PAJAK - BERSIH	40	243.090	18.854	INCOME TAX BENEFIT – NET
RUGI BERSIH TAHUN BERJALAN		(737.629)	(38.941)	NET LOSS FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK				OTHER COMPREHENSIVE INCOME, NET OF TAX
Pos yang tidak akan direklasifikasi ke laba rugi - Pengukuran kembali atas kewajiban imbalan pasti	28	(117)	(1.595)	Item that will not be reclassified subsequently to profit or loss- Remeasurement of defined benefits obligation
Pos yang akan direklasifikasi ke laba rugi - Perubahan nilai wajar efek tersedia untuk dijual		(41.361)	(60.007)	Item that may be reclassified to profit or loss- Changes in fair value of available for sale (AFS) securities
Jumlah penghasilan komprehensif lain tahun berjalan, setelah pajak		(41.478)	(61.602)	Total other comprehensive income for the year, net of tax
JUMLAH RUGI KOMPREHENSIF TAHUN BERJALAN		(779.107)	(100.543)	TOTAL COMPREHENSIVE LOSS FOR THE YEAR
RUGI BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				NET LOSS ATTRIBUTABLE TO:
Pemilik entitas induk		(334.654)	(45.713)	Owners of the company
Kepentingan nonpengendali		(402.975)	6.772	Non-controlling interests
JUMLAH		(737.629)	(38.941)	TOTAL
JUMLAH RUGI KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE LOSS ATTRIBUTABLE TO:
Pemilik entitas induk		(381.776)	(107.639)	Owners of the company
Kepentingan nonpengendali	35	(397.331)	7.096	Non-controlling interests
JUMLAH		(779.107)	(100.543)	TOTAL

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
 LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
 KONSOLIDASIAN
 UNTUK TAHUN YANG BERAKHIR TANGGAL
 31 DESEMBER 2017
 (Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
 CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER
 COMPREHENSIVE INCOME
 FOR THE YEAR ENDED
 DECEMBER 31, 2017
 (Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
RUGI PER SAHAM (Rupiah penuh)	41			LOSS PER SHARE (Full rupiah amount)
Dasar		(61,25)	(9,22)	Basic
Dilusi		(61,25)	(9,22)	Diluted

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

- 4 -

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR TANGGAL
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

Catatan/ Notes	Komponen ekuitas lainnya / Other equity components										Saldo laba/ Retained earnings		Jumlah ekuitas/ equity
	Modal saham diperoleh dari penjualan kapital stock paid-in capital	Tambahan modal saham/ Additional paid-in capital	Modal saham diperoleh dari penjualan kapital stock paid-in capital	Modal lain- lain opsi saham employee capital stock options	Modal lain- lain opsi saham employee capital stock options	Salah satu transaksi dengan pihak nonpengganti ekuitas value of equity transaction with non- equity interest	Pengukuran kembali atas imbalan past/ Remeasurement of defined obligations	Salah satu transaksi dengan pihak nonpengganti ekuitas Difference due to changes in equity subsidaries	Suatu dikurangkan dari Saldo laba/ Appropriated	Belum dikurangkan dari Saldo laba/ Unappropriated	Ekuitas yang dapat distribusikan kepada pemilik Ekuitas atributable to the Company	Investasi presendal/ Non- controlling interests	
Saldo per 1 Januari 2016 Rugi bersih tahun berjalan Pendapatan komprehensif lainnya	468.839	3.257.887	(14.347)	6.472	27.923	(56.482)	7.541	3.807	3.500	446.545 (45.121)	4.149.985 (45.121)	1.054.421 6.772	5.204.006 (38.341)
Pembelian opsi saham karyawan	172	1.871	-	10.532	(62.409)	-	483	-	-	-	(61.926)	324	(61.602)
Pembelian saham tanpa hak dimensi eksterior	23.221	361.276	-	-	-	-	-	-	-	-	12.575	-	12.575
Pembelian saham dengan pembayaran waran	54.852	789.327	-	-	-	-	-	-	-	-	384.797	-	384.797
Pembelian saham dari oleh entitas anak	-	-	(17.559)	-	-	-	-	-	-	-	-	-	-
Pembelian entitas anak	-	-	16.347	-	-	-	-	-	-	-	-	-	-
Saldo per 31 Desember 2016	542.284	4.390.461	(17.559)	37.004	(34.486)	(56.482)	8.024	4.477	3.500	400.832	5.485.855 670	86.702 1.342.226	81.377 6.025.278
Rugi bersih tahun berjalan Pendapatan komprehensif lainnya	-	-	-	-	-	-	-	-	-	-	(34.654)	(402.915)	(737.493)
Pembelian opsi saham karyawan	-	-	-	-	-	-	(463)	(5.824)	-	-	-	-	-
Saldo per 31 Desember 2017	542.284	4.390.461	(17.559)	37.004	(34.486)	(56.482)	7.573	(1.067)	3.500	66.178	4.485.283	742.237	5.827.520

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

PT MNC KAPITAL Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR TANGGAL
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

	2017	2016	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOW FROM OPERATING ACTIVITIES
Bunga, provisi dan komisi kredit yang diterima	1.045.748	1.051.539	Interest, loan commissions and fees received
Penerimaan dari penjualan portofolio efek	125.770	714.932	Proceeds from sale of securities owned
Penerimaan dari nasabah	189.946	141.772	Receipts from customers
Penerimaan dari premi dan klaim reasuransi	174.516	76.199	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	48.762	46.266	Receipts from brokerage commissions
Penerimaan pendapatan manager investasi	27.808	21.675	Receipts from management investment fee
Penerimaan dari jasa penasihat keuangan	24.845	4.452	Receipts from financial advisory Services
Pembayaran kepada Karyawan	(491.382)	(457.591)	Payments to employees
Bunga, hadiah, provisi dan komisi dana yang dibayar	(671.613)	(696.759)	Interest, prizes, fund commissions and fees paid
Perolehan portofolio efek	(107.288)	(724.939)	Acquisitions of securities owned
Pembayaran kepada pemasok	(101.080)	(820.559)	Payments to suppliers
Pembayaran pajak penghasilan	(24.248)	(14.995)	Payments of income taxes
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	241.784	(658.008)	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Efek-efek	(96.598)	180.963	Securities
Tagihan derivative	4.822	3.399	Derivative receivable
Penempatan pada Bank Indonesia dan bank lain	(536.538)	(173.935)	Placement with Bank Indonesia and other banks
Aset lain-lain	(53.427)	(28.951)	Other assets
Kredit	331.791	(934.372)	Loans
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Simpanan	(1.148.240)	409.296	Deposits
Liabilitas lain-lain	(177.144)	159.008	Other liabilities
Liabilitas segera	7.569	17.896	Liabilities payable immediately
Simpanan dari bank lain	(310.059)	6.611	Deposits from other banks
Liabilitas derivative	(3.481)	(138)	Derivative liabilities
Kas Bersih Digunakan untuk Aktivitas Operasi	(1.739.521)	(1.018.231)	Net Cash Used in Operating Activities

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.

PT MNC KAPITAL Tbk DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR TANGGAL
31 DESEMBER 2017
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT MNC KAPITAL Tbk AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED
DECEMBER 31, 2017
(Expressed in Million Rupiah, unless otherwise stated)

	2017	2016	
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dari penjualan aset tetap	7.571	9.310	Proceeds from sale of property and equipment
Penerimaan dari penjualan aset Al-Ijarah	4.142	4.318	Proceeds from sale of Al-Ijarah assets
Penerimaan dividen	1.059	2.051	Dividends received
Perolehan aset tetap	(61.011)	(67.100)	Acquisitions of property and equipment
Penambahan aset Al-Ijarah	-	(1.292)	Acquisitions of Al-Ijarah assets
Pencairan (Penempatan) investasi	286.457	(1.121.470)	Redemptions (Placements) of investments
Kas Bersih Diperoleh dari (Digunakan untuk) Aktivitas Investasi	238.218	(1.174.183)	Net Cash Provided by (Used in) Investing Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman	3.558.163	3.054.141	Proceeds from borrowings
Penerimaan setoran modal saham	-	1.211.322	Proceeds from issuance of capital stock
Pelunasan utang obligasi dan medium term notes	(35.000)	(59.000)	Redemptions of bonds payable and medium term notes
Pembayaran pinjaman pada pihak ketiga	(3.195.743)	(2.297.923)	Payments of loans to third parties
Penerbitan medium term notes	68.500	-	Issuance of medium term notes
Pembayaran bunga	(359.424)	(169.600)	Payments of interest
Penerimaan dari penjualan saham yang diperoleh kembali	-	16.347	Proceeds from sale of treasury stock
Kas Bersih Diperoleh dari Aktivitas Pendanaan	36.496	1.755.287	Net Cash Flow Provided by Financing Activities
PENURUNAN BERSIH KAS DAN SETARA KAS	(1.464.807)	(437.127)	NET DECREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	3.245.481	3.682.608	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS AKHIR TAHUN	1.780.674	3.245.481	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements are an integral part of these consolidated financial statements taken as a whole.



LAPORAN KEUANGAN TAHUN 2018

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PADA TANGGAL 31 DESEMBER 2018 DAN 2017

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
AS OF DECEMBER 31, 2018 AND 2017

	Catatan/ Notes	31 Desember/ December 31, 2018 Rp Juta/ Rp Million	31 Desember/ December 31, 2017 Rp Juta/ Rp Million	
ASET				ASSETS
Kas dan setara kas	5	1.825.704	1.780.674	Cash and cash equivalents
Deposito Lembaga				Deposits Indonesian Clearing
Kliring dan Penjaminan Efek Indonesia	6	7.327	7.012	and Securities Guarantee Institution
Piutang dari Lembaga Kliring dan				Receivables from Indonesian Clearing
Penjaminan Efek Indonesia	6	119.242	237.072	and Securities Guarantee Institution
Piutang nasabah	7			Receivables from customers
Pihak ketiga		383.410	811.042	Third parties
Efek-efek	8			Securities
Pihak berelasi		254.124	269.888	Related parties
Pihak ketiga		3.951.878	3.998.739	Third parties
Piutang pembiayaan	9			Financing receivables
Pihak berelasi		369.483	184.885	Related parties
Pihak ketiga		1.917.798	2.640.852	Third parties
Cadangan kerugian penurunan nilai		(21.885)	(22.184)	Allowance for impairment losses
Kredit	10			Loans
Pihak ketiga		7.485.554	7.056.054	Third parties
Cadangan kerugian penurunan nilai		(238.665)	(331.116)	Allowance for impairment losses
Piutang pembiayaan Murabahah	11			Murabahah financing receivables
Pihak berelasi		519	555	Related parties
Pihak ketiga		135.696	305.296	Third parties
Cadangan kerugian penurunan nilai		(1.220)	(2.714)	Allowance for impairment losses
Piutang pembiayaan Musyarakah Mutanaqisah	12			Musyarakah Mutanaqisah financing receivables
Pihak ketiga		85.125	169.120	Third parties
Cadangan kerugian penurunan nilai		(2.136)	(247)	Allowance for impairment losses
Premi dan aset reasuransi	13			Premium and reinsurance assets
Pihak berelasi		38.316	34.993	Related parties
Pihak ketiga		309.360	424.687	Third parties
Cadangan kerugian penurunan nilai		(16.490)	(10.577)	Allowance for impairment losses
Aset tetap - setelah dikurangi akumulasi	14			Property and equipment - net of accumulated
penyusutan sebesar Rp 299.863 juta				depreciation of Rp 299,863 million as of
pada 31 Desember 2018 dan Rp 253.947 juta				December 31, 2018 and Rp 253,947 million as of
pada 31 Desember 2017				December 31, 2017
Aset AI - Ijarah - setelah dikurangi akumulasi	15			AI - Ijarah assets - net of accumulated
penyusutan sebesar Rp 8.585 juta				depreciation of Rp 8,585 million as of
pada 31 Desember 2018 dan Rp 207.814 juta				December 31, 2018 and Rp 207,814 million as of
pada 31 Desember 2017				December 31, 2017
Goodwill	16	1.383	59.230	Goodwill
Aset pajak tangguhan		384.163	384.163	Deferred tax assets
Aset lain-lain	17	402.062	397.604	Other assets
		1.029.232	1.244.795	
JUMLAH ASET		18.762.724	19.883.263	TOTAL ASSETS

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	Catatan/ Notes	31 Desember/ December 31, 2018 Rp Juta/ Rp Million	31 Desember/ December 31, 2017 Rp Juta/ Rp Million	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan	18			Deposits
Pihak berelasi		823.273	533.534	Related parties
Pihak ketiga		7.604.794	8.443.515	Third parties
Simpanan dari bank lain	19	740.092	197.257	Deposits from other banks
Liabilitas segera		37.937	14.726	Liabilities immediately payable
Utang kepada				Payables to
Lembaga Klining dan Penjaminan Efek				Indonesian Clearing
Indonesia		113.873	172.534	and Securities Guarantee Institution
Utang nasabah	20	333.240	782.331	Customers payables
Utang reasuransi dan utang lain-lain	21	149.244	288.999	Reinsurance and other payables
Utang pajak	40	22.277	27.056	Taxes payables
Liabilitas kontrak asuransi dan investasi	22	560.574	512.277	Insurance and investment contracts liability
Utang bank dan institusi keuangan				Loans from bank and non-bank
non-bank	23	1.442.761	2.002.729	financial institutions
Utang AI-Musyarakah	24	393.305	556.018	AI-Musyarakah loan
Utang AI-Mudharabah	25	12.605	105.067	AI-Mudharabah loan
Utang obligasi dan medium term notes	26	365.566	294.208	Bonds payable and medium term notes
Utang sewa pembiayaan	27	56.620	47.394	Obligations under finance lease
Liabilitas imbalan pasca kerja	28	61.269	73.595	Employee benefits obligation
Liabilitas lain-lain	29	297.966	204.503	Other liabilities
JUMLAH LIABILITAS		13.015.396	14.255.743	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Capital stock - Rp 100 per value per share
Modal dasar - 150.000.000.000 saham pada				Authorized - 150,000,000,000 shares as of
31 Desember 2018 dan 15.000.000.000 saham				December 31, 2018 and 15,000,000,000
pada 31 Desember 2017				shares as of December 31, 2017
Modal ditempatkan dan disetor penuh -				Issued and fully paid -
38.531.387.216 saham pada 31 Desember 2018 dan				38,531,387,216 shares on December 31, 2018 and
5.472.638.318 saham pada 31 Desember 2017	30	3.853.139	547.284	5,472,638,318 shares on December 31, 2017
Tambahan modal disetor	31	1.134.606	4.390.461	Additional paid-in capital
Modal lain-lain -				Other capital -
opsi saham karyawan	32	26.532	26.532	employee stock options
Komponen ekuitas lainnya	33	(159.758)	(131.113)	Other equity components
Saldo laba:				Retained earnings:
Ditentukan penggunaannya		3.500	3.500	Appropriated
Belum ditentukan penggunaannya		186.013	66.178	Unappropriated
Dikurangi biaya perolehan saham yang				subscription
diperoleh kembali sebesar				Less cost of treasury stock
65.735.600 saham pada 31 Desember 2018	34	(17.559)	(17.559)	65,735,600 shares on December 31, 2018
dan 9.390.800 saham pada 31 Desember 2017				and 9,390,800 shares on December 31, 2017
Ekuitas yang dapat didistribusikan				Equity attributable to the
kepada pemilik entitas induk		5.026.473	4.885.283	owners of the Company
Kepentingan non-pengendali	35	720.855	742.237	Non-controlling interests
JUMLAH EKUITAS		5.747.328	5.627.520	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		18.762.724	19.883.263	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

PT MNC KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
31 DESEMBER 2018 DAN 2017

PT MNC KAPITAL INDONESIA Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
DECEMBER 31, 2018 AND 2017

	Catatan/ Notes	2018 Rp Juta/ Rp Million	2017 Rp Juta/ Rp Million	
PENDAPATAN				REVENUES
Bunga dan dividen	36	1.149.908	1.151.002	Interest and dividends
Pendapatan pembiayaan dan sewa operasi	36	608.725	647.020	Financing income and operating lease
Pendapatan premi bersih	36	488.198	306.505	Net premium income
Pendapatan manajemen investasi dan Operasional Lainnya	36	230.994	101.100	Investment banking income and Other Operating Income
Pendapatan pembiayaan syariah	36	103.820	108.572	Syariah financing lease income
Komisi perantara pedagang efek	36	52.134	48.762	Brokerage commissions
Jasa manager investasi		27.980	25.284	Investment management fees
Jumlah Pendapatan		2.661.759	2.386.245	Total Revenues
BEBAN				EXPENSES
Beban umum dan administrasi	37	1.122.750	1.158.072	General and administrative expenses
Beban bunga	38	841.720	963.334	Interest expenses
Penurunan nilai		81.422	890.291	Impairment losses
Klaim dan manfaat		289.540	228.179	Claims and benefits
Beban bagi hasil syariah		42.417	81.925	Syariah profit sharing expenses
Komisi neto		19.543	19.598	Net commission
Beban administrasi		10.582	12.395	Bank charges
Lain-lain - bersih	39	73.316	14.970	Others - net
Jumlah Beban		2.481.270	3.366.964	Total Expenses
LABA (RUGI) SEBELUM PAJAK		180.489	(980.719)	PROFIT (LOSS) BEFORE TAX
MANFAAT (BEBAN) PAJAK - BERSIH	40	(26.612)	243.090	INCOME TAX BENEFIT (EXPENSE) - NET
LABA (RUGI) BERSIH TAHUN BERJALAN		153.877	(737.629)	PROFIT (LOSS) FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK				OTHER COMPREHENSIVE INCOME, NET OF TAX
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified subsequently to profit or loss
Pengukuran kembali atas kewajiban imbalan pasti		9.150	(117)	Remeasurement of defined benefits obligation
Pos yang akan direklasifikasi ke laba rugi				Item that may be reclassified to profit or loss
Perubahan nilai wajar efek tersedia untuk dijual		(59.482)	(41.361)	Changes in fair value of available for sale (AFS) securities
Jumlah penghasilan komprehensif lain, setelah pajak		(50.332)	(41.478)	Total other comprehensive income, net of tax
JUMLAH LABA (RUGI) KOMPREHENSIF TAHUN BERJALAN		103.545	(779.107)	TOTAL COMPREHENSIVE INCOME (LOSS) FOR YEAR
LABA (RUGI) BERSIH YANG DAPAT DIATRIBUSIKAN KEPADA:				PROFIT (LOSS) ATTRIBUTABLE TO:
Pemilik entitas induk		119.835	(334.654)	Owners of the Company
Kepentingan non-pengendali		34.042	(402.975)	Non-controlling interests
JUMLAH		153.877	(737.629)	TOTAL
JUMLAH LABA (RUGI) KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME (LOSS) ATTRIBUTABLE TO:
Pemilik entitas induk		77.485	(381.776)	Owners of the Company
Kepentingan non-pengendali		26.060	(397.331)	Non-controlling interests
JUMLAH		103.545	(779.107)	TOTAL
LABA (RUGI) PER SAHAM				PROFIT (LOSS) PER SHARE
(Rupiah penuh)				(Full rupiah amount)
Dasar		3,13	(8,74)	Basic
Dilusi		3,13	(8,74)	Diluted

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

ING KAPITAL INDONESIA Tbk DAN ENTITAS ANAK
ORAN PERUBAHAN EKUITAS KONSOLIDASIAN
DESEMBER 2018 DAN 2017

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See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	2018 Rp Juta/ Rp Million	2017 Rp Juta/ Rp Million	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Bunga, provisi dan komisi kredit yang diterima	952.492	1.045.748	Interest, loan commissions and fees received
Bunga, hadiah, provisi dan komisi dana yang dibayar	(575.974)	(671.613)	Interest, prizes, fund commissions and fees paid
Penjualan portofolio efek	132.337	125.770	Proceeds from sale of securities owned
Penerimaan dari premi dan klaim reasuransi	240.366	174.516	Receipts from premium and reinsurance claims
Penerimaan komisi perantara perdagangan efek	52.134	48.762	Receipts from brokerage commissions
Penerimaan pendapatan manager investasi	29.726	27.808	Receipts from management investment fee
Penerimaan dari jasa penasehat keuangan	21.327	24.845	Receipts from financial advisory services
Pembayaran pajak	(35.164)	(24.248)	Payments for taxes
Pembayaran kepada karyawan	(449.657)	(491.382)	Payments to employees
Penerimaan (pembayaran) dari pemasok	183.345	(101.079)	Receipts from (payment to) suppliers
Penerimaan dari nasabah	247.761	189.945	Receipts from customers
Perolehan portofolio efek	(114.457)	(107.288)	Acquisitions of securities
Arus kas operasi sebelum perubahan dalam aset dan liabilitas operasi	684.236	241.785	Operating cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Efek-efek	48.350	(96.598)	Securities
Kredit	(523.860)	331.791	Loans
Penempatan pada bank Indonesia dan bank lain	(34.899)	(536.539)	Placement with Bank Indonesia and other banks
Tagihan derivatif	(1.062)	4.822	Derivative receivable
Aset lain-lain	(153.006)	(53.427)	Other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Liabilitas segera	(1.648)	7.569	Liabilities payable immediately
Simpanan	(507.092)	(1.148.240)	Deposits
Simpanan dari bank lain	542.835	(310.059)	Deposits from other banks
Liabilitas derivatif	(95)	(3.481)	Derivative payable
Liabilitas lain-lain	36.051	(177.144)	Other liabilities
Kas Bersih diperoleh dari (digunakan untuk) Aktivitas Operasi	89.810	(1.739.521)	Net Cash provided by (used in) Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Penerimaan dari penjualan aset tetap	11.563	7.571	Proceeds from sale of property and equipment
Penerimaan dividen	483	1.059	Dividends received
Pelepasan aset AI-ljarah	57.847	4.142	Disposal of AI-ljarah assets
Perolehan aset tetap	(50.945)	(61.011)	Acquisitions of property and equipment
Pencairan investasi	475.930	286.457	Redemption of investments
Kas Bersih diperoleh dari Aktivitas Investasi	494.878	238.218	Net Cash Provided by Investing Activities

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	2018	2017	
	Rp. Juta/ Rp. Million	Rp. Juta/ Rp. Million	
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Penerimaan pinjaman	2.830.572	3.558.163	Proceeds from borrowings
Penerimaan setoran modal saham	50.000	-	Proceeds from issuance of capital stock
Pelunasan obligasi dan medium term notes	(296.035)	(35.000)	Redemption of bonds payable and medium term notes
Penerimaan setoran modal saham dari pihak non-pengendali entitas anak	2.358	-	Proceeds from issuance of capital stock from non-controlling interest of subsidiaries
Pembayaran bunga	(314.252)	(359.424)	Payments of interest
Penerbitan medium term notes	20.000	68.500	Issuance of medium term notes
Pembayaran pinjaman pada pihak ketiga	(2.732.786)	(3.195.743)	Payments of loans to third parties
Kas Bersih diperoleh dari (digunakan untuk) Aktivitas Pendanaan	(440.143)	38.496	Net Cash provided by (used in) Financing Activities
KENAIKAN (PENURUNAN) BERSIH KAS DAN SETARA KAS	144.545	(1.464.807)	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS
Pengaruh perubahan selisih kurs terhadap kas dan setara kas	485	-	Net foreign exchange difference on cash and cash equivalents
KAS DAN SETARA KAS PADA AWAL TAHUN	1.780.674	3.245.481	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR
KAS DAN SETARA KAS PADA AKHIR TAHUN	1.925.704	1.780.674	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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